THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dº 1728 by Benj. Franklin

APRIL 11, 1908 FIVE CENTS THE COPY

FANCHON THE LOBSTER—By George Randolph Chester

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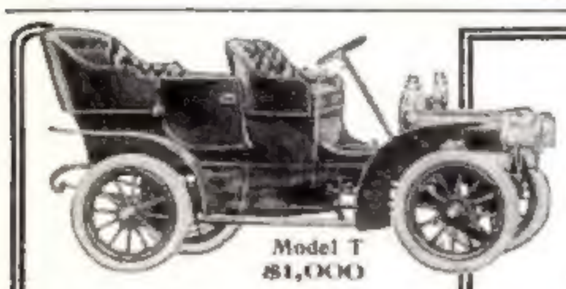

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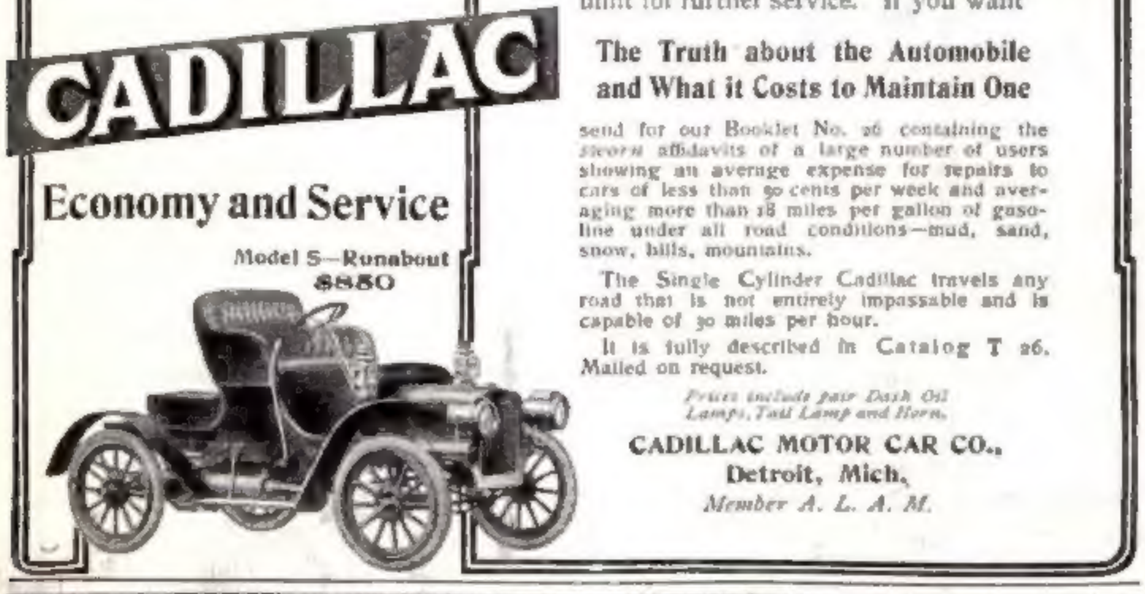

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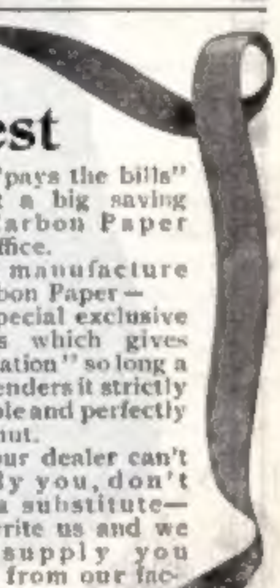

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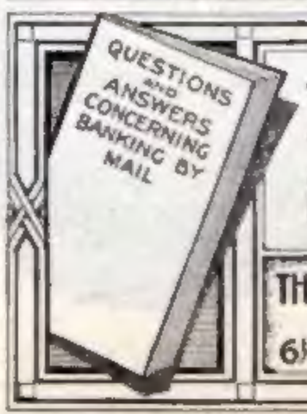

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LITTLE CHILDREN OF THE RICH—By May K. Warwick

ILLUSTRATED BY MAY WILSON PRESTON

Attentive Servants Remove Their Wraps

THE Great Man took the receiver from the hands of his young secretary—both gray-faced after a hard battle for life in the "Street." He listened a moment, and then his tense lines broke into a smile. He nodded, said a word, and then turned to his two-thousand-dollar-a-year servant.

"The baby—it's here—a girl, and two hundred thousand of what we saved to-day will just about pay for her till she comes out. If she had been a boy we should have been behind in to-day's game. My coat and hat!"

Two hundred thousand dollars, with the standards luxury exacts nowadays, is a conservative estimate, for the baby has to have her own retinue of servants from the beginning, and at the end, if she marries a princeling, she will need a trousseau which hundreds of nine-dollar-a-week people have spent months in preparing. But two hundred thousand dollars! It would endow a whole orphan asylum; it would build an industrial school which would change into useful citizens thousands of boys on the streets who are now dropping into the easy road that leads to jail. And against this, in the scale, is one rose-and-pearl baby girl. Two hundred thousand dollars! She ought to be the rose of all the world.

The horizon of the children of the rich, golden though it be, is narrow. They lose the large personal advantages of democracy which those of the middle and lower classes can keep. The great compelling force which drives the average American citizen is ambition; the reason why he succeeds as well as he does, whatever his measure of success may be, is because he feels that, while he may have far to go, there is no insuperable obstacle in his environment to prevent him from arriving. It is this sense of boundless chance that gives fillip to his progress, keeps his soul aflame and brings out all there is in him. He may have warped ideals, but at least he has a good many of them; he may develop in the wrong way, but at least his development is sincere. He is able to have relations with all sorts and conditions of men, and he stands open to all the opportunities of romance that variety brings.

Little American Aristocrats and Foreign Royalties

BUT the children of the rich are in a world by themselves, especially the children of those who are the real American aristocrats: those who have not only money but assured social position; those whom the great ones of other countries recognize as the flower of our land. These cannot stoop, and there is no "up" for them to look toward; their glances must be level. Life offers no surprises for them, and even their adventuring of spirit must take place in contracted borders. Their fate is as predestined as that of a royal prince or princess, with the exception that they do not know within ten people whom they are likely to marry, but do, perhaps, within forty people. They are at a disadvantage compared with foreign royalties, too, and not merely socially. That goes without saying, for whatever courtesies a foreigner extends to the rich American he always feels a little secret contempt for him. A German duke looks on an English duke as an equal, if not a brother; the richest American gold king he regards forever as a commoner. Spiritually also the American royalties are at a disadvantage with foreign royalties, because the latter, who have been born to command for ages, have included in their traditions a large sense of responsibility to their inferiors. The Americans have not come thus far. Three, or at most four, generations of wealth (and it is usually just two generations) have merely taught them their duty to their social equals and to no other class.

Training for the Heights of Success

IF THE children of the rich are concerned chiefly with their own cultivation they have to work as hard to get it as a factory child must work for his daily bread. Their parents are usually clever people. The longer they have had their money the less clever they are likely to be, for they are so much the farther from the realities of life and from first-hand thinking; but at the least they have inherited the blood of the hard-headed, self-made men who put them in their present position, and, allowing for the difference that time and changed social ideas have made, they have inherited the ideals of these same men. The founders of the fortunes wanted success which meant to them money and, perhaps, social position; a place beyond that of their fellow-men. Their inheritors have money and social position, and are thus lifted beyond the rank and file of their fellow-men; the success they want is that they and their children shall stand high in the estimation of their equals. For, after all, money and assured social position do not bring everything; a telling personality will win for its possessor a desired personal kingdom and power and glory. It is almost the only height that is left for the children of the rich to scale.

Their parents have definite aims for them. The boy must learn to be a ruler of men. To that end, if he has a strong brain, he must be trained so that he will learn in time to double his father's millions. The means to this end are many. For example, when the boys of a certain family intimately connected with the railroads of this country were growing up, they studied not only French and history, but also high finance. One of the subjects upon which they had to recite was the financial condition of American railroad properties. They were expected to know the location, capital stock and bonded indebtedness of every railroad property in the country. The result was that at an early age they were specialists in the business by which their great fortune is maintained.

A brilliant lawyer in Chicago, despite his money, expects his boys to make their own way in the world in his profession. At an early age they were encouraged to form, with

some friends, a debating society. Each season a university professor coaches them, and the result is that there is no big public question upon which these boys, still in their early teens, are not ready to debate. They find their own references, collect their material, and shape their own arguments with quite remarkable skill. They will cut a football game or a lesson in German to attend some trial from which they expect to get "points." Like the railroad children they have been taught that other studies are subordinate to the medium by which they make their career.

Yet it is not forgotten that the rich boy is also a member of America's small leisure class; he must learn to grace his mother's drawing-room. He must equal his fellows in all the sports that are going. If he has merely a commonplace brain his father, with perhaps some secret scorn, hands him over entirely to play. Still, it takes considerable labor to secure this effect of play. The boy must not only know who are the important families of Eastern America; he must also be familiar with the best names of the Continent of Europe. He must remember interesting gossip for the women, and the latest polo records for the men. He must know as much about persons as his intellectual brothers know about real affairs and business methods.

There is no alternative about a girl's future; she must become a social leader, and, from the day of her birth, all her mother's energies are bent toward that object. She must have a charm of expression, graceful carriage and a musical voice; she must have tact and poise, if she is to hold her own in her world.

"I am worried about Isabel," said a Newport mother; "she would rather hear her father talk stocks and bonds than think about her clothes. She won't learn bridge, and she hates dancing. She will fail me, and yet I have put a great deal of personal care upon her bringing-up."

It seems impossible for Isabel's intellectual energy to be directed in any channel but the social one.

The Foreign Body-Guards

THE environment of the children of the rich, then, is the result of careful planning. Their retinue is ready from the beginning. There is a German nurse—not a French woman, for the French are too excitable. The parents know that too much hard work at dining, dancing and bridge have given to their little ones a heritage of tingling nerves. Environment must, so far as possible, correct the defect. The German's temperament is as even as her accent is good. There are two trained nurses, one for day and one for night. Later, there is a French governess and an English governess; there is an Italian master to teach fencing and dancing, and a young German woman who gives music lessons and watches over the practicing of the children. The mother chooses this retinue with the greatest of care. The French woman's accent is undoubtedly Parisian. The English woman is a girl whose people belonged to the court circle in London, and whose intonations are a joy forever. The children never go out without at least two of these moulders in evidence. The mother believes that this plan insures proper supervision of her children, because the employees will watch each other. The least infringement of her rules is punished with almost instant dismissal.

They Must Learn to Ride, Whether They are Afraid of Their Little Ponies or Not

"Madam," says the night nurse, "I was going for a walk in the park this morning when I saw Mademoiselle and the day nurse with Miss Theodora. Mademoiselle and the nurse were talking with another foreigner, and Miss Theodora was lying on the grass with her hat off, and the sun full in her face."

Two days later the women at fault are replaced by others, to whom Miss Theodora's hat looms large.

Madam cannot spend so much time as she would like in the personal supervision of her children, but she always sees that her orders are carried out. Every day each of the retinue gives her a brief report of the welfare of her children. The nurses have books in which are set down the height, weight and measurements of the children and the changes in these; their temperatures and a statement of all their childish ills. A diet is carefully chosen, and sometimes a stomach specialist is called in to regulate it. The rules of diet, hours of meals and hours of exercise are all ready for instant reference. Bad habits, such as biting the nails and wrinkling the forehead, are noted, and the means taken for rectifying these. The records of Congress are not more accurately kept than are those of the little fair bodies of the children of the rich, and the rules of Saint Benedict are scarcely more strict than the regimen by which they live.

"Madam," the trained nurse suggests, "Miss Theodora's elbows are the least bit thin."

"You should have sent for a Swedish masseuse long ago," says madam. "Have Miss Theodora's arms and neck massaged for half an hour every day."

Not only the temperatures but the temperaments of the children are carefully watched. No one knows

At Eleven Years of Age They Can Select a Menu from the Epicurean Dishes of the Greatest Hotel in the World

better than their parents the value of checking unfortunate faults and teaching self-control.

"Madam," says the day nurse, "Master Reginald has given way lately to strange fits of temper. There seems to be no cause. The governess punished him, but it had no effect."

Madam questions and reflects. "Have a nerve specialist come to see him," she orders.

The nerve specialist recommends an eye specialist, and thus two new persons are added to the entourage.

Those in attendance contrive to fill the days of the children. Each half-hour has its duties, and the children are not even so free to choose their play as is the factory child. They must learn to ride, whether they are afraid of their little ponies or not. They must learn to drive, swim, skate and play golf. The boy must learn hockey and cricket, as well as baseball and football, and later he must become a crack shot. Dancing and fencing count as play, but they, too, have their hours. Then there are lessons in the common branches of learning, in translating French and German, and, if the children show a special aptitude for languages, in Italian. Three or four times a year they are taken away for change of air, but wherever they travel their lessons follow them. In February they go South for three or four weeks, where skating is exchanged for golf. In the summer they are taken to the seashore, and that is a joyful time, for lessons are reduced by three-quarters and they may play on the sand for hours—only Theodora's complexion must not be allowed to suffer. In the autumn they go to a shooting-lodge in the mountains, a trip often associated in their minds with the beginning of full-time lessons. They may occasionally leave a governess behind or change a tutor, but they never escape the work of self-cultivation. Each part of the day is so carefully planned that, if one thing goes awry, everything is disjointed.

"So Good of You to Come," Lisps Theodora

"What to do?" cries the French governess. "Mees Theodora and Master Reginald were naughty to me at luncheon and I gave them a French poem to learn. By consequence they were late for Signor Manzoni, and then it is the doctor waits, and sitting downstairs for an hour the dressmaker of Mees and the bootmaker. *Allons!*"

And the placid English governess has to straighten the day.

But sometimes the careful planning and clockwork arrangements go wrong. Some one force may disturb the others, and the father and mother may come back from a year's visit in Europe to find in their children not all the scientific results they had expected. They may not know how to speak English, or they may have forgotten how to smile. There is a distinguished and wealthy Boston couple who put their two boys under the care of French *bonnes* and governesses. When the children reached the ages of eight and nine they were sent to a fashionable preparatory school They knew their own tongue so little that they could not understand what their instructors were saying to them, and from having been too absolutely waited on, they actually did not know how to dress themselves. They had to be sent home; there was no place for them even in a fashionable school.

Clothes form an important part of the environment of the children of the rich. They have their own costumers: a tailor and bootmaker for the boy; a dressmaker, milliner and bootmaker for the girl. Their mother and governess make the decisions, but the children are supposed to absorb information as to the kind and cut of clothes those of their station should wear. And such wonderful little garments, especially for the girl! There are scores of tiny white dresses—fine woolens, sheer lawns trimmed with Valenciennes lace worth its weight in greenbacks at least, and soft linens embroidered by gentle sisters in some far-off Continental retreat, who said with each delicate scallop a prayer for the child who would wear the garment. There are very few colored gowns, for early little Miss Rich is taught that well-bred children prefer white. She has two dozen hats of various materials, and shoes and slippers and boots for almost every gown. She has dainty underclothes made by hand for every day in the year, and ribbons and sashes always fresh. All the clothes are kept in chests and drawers lined with soft-colored silks. It is the duty of the German nurse to look after them and see that the daily seamstress keeps them in perfect repair.

The Gift of a Fairy Dressmaker

WHEN a little girl is given the wardrobe of a fairy-tale, and her clothes are so calculated in their simplicity that they are the essence of sophistication, it is impossible to keep her attitude really simple. She thinks entirely too much about her frocks and her looks. The democratic aunt of a rich Washington child took her to call on the little daughter of her clergyman, an unspoiled child who offered to sing and play for her visitor.

"Can you play and sing?" asked the rich little girl in an unbelieving tone.

"Yes, both."

The visitor surveyed her hostess in scornful surprise.

"But you are only a common little girl," she said; "you have no lace on your petticoat and your hair ribbons are stringy. Do common little girls learn their notes, Aunt Kate?"

The child could not be made to see that she had been rude; doubtless she felt that it was rude in a common little girl to possess one of her accomplishments.

From babyhood the children are taught to mingle with other children in their set, for it is thought that they cannot too soon begin to make their own place. Very early they are instructed in what is to be the chief instrument of their popularity—entertaining.

Miss Theodora and Master Reginald give a children's party which costs not less than five thousand dollars. About two in the afternoon automobiles drive up to the home on Fifth Avenue, and nurses and governesses help out the little visitors and usher them up the steps into a wide marble hall, whence they are escorted to upper rooms where attentive servants remove their wraps. Then they go downstairs to a softly-lighted reception hall. The mother of Theodora and Reginald helps them to receive their guests.

"So good of you to come," lisps Theodora, and after she has said it several times her mother suggests:

"Suppose you say next time, 'I am glad to see you,' and when Dorothy comes be sure to ask her how her new baby brother is."

Reginald is quietly warned that he must not talk five minutes to one little playmate while others are waiting to be spoken to.

When all the children have arrived they are taken up the second grand staircase to the great ballroom, divided by curtains. After they are seated on the low chairs which Madam imports for her dinners, the curtains are drawn aside and a stage appears on which real actors and actresses give a play full of fairies and elves and giants. But these little children do not receive the spectacle with the awe and enthusiasm of middle-class children—they have been just as sumptuously entertained before. After the curtains are drawn together a fairy throws each child a rose, about the stem of which is twined a fishing line. When the curtains are parted again the fairies are gone, the lights are lowered and a big fishing pool occupies the centre of the stage. By it stands the little host and hostess with two footmen in the background. Presently the name of a guest is called, and he or she ascends the platform and is instructed to cast the fishing line into the pool. Then a dolphin swims to the surface with the hook in his mouth and bearing in his fins a gift. Sometimes the gift is a donkey that goes by steam, or a doll's house with real carved furniture, or a set of silver doll's dishes, or a train of cars with a track that extends a block. The children show curiosity rather than delight. They cannot be surprised; they are getting only one more concrete instance that all the resources of the world, all of brain and skill that money can buy are combined in a conspiracy for their pleasure.

After simple refreshments where the ices appear in all sorts of ingenious shapes, the nurses and governesses take the guests home, but, before their bedtime that night, Theodora and Reginald are shown where they overshot the mark; the party has been turned into an object-lesson. This care for their social relations is unremitting.

"Your governess tells me," says Theodora's mamma, "that Jasper stayed only fifteen minutes this afternoon when he came to play with you. Could you not make him enjoy himself?"

"He did not want to play house," says Theodora.

"What did you talk to him about? What games did you show him?"

"I told him about my new French bed and showed him my battledore and shuttlecock. He did not care for them."

"You should have tried to find out what he liked," says mamma. "Ask him to come here to-morrow and play the games he chooses. You must make him feel that your home is a pleasant place to come to."

"But, mamma," protests Theodora, "why must I? I would so much rather read in my new fairy book than play with Jasper."

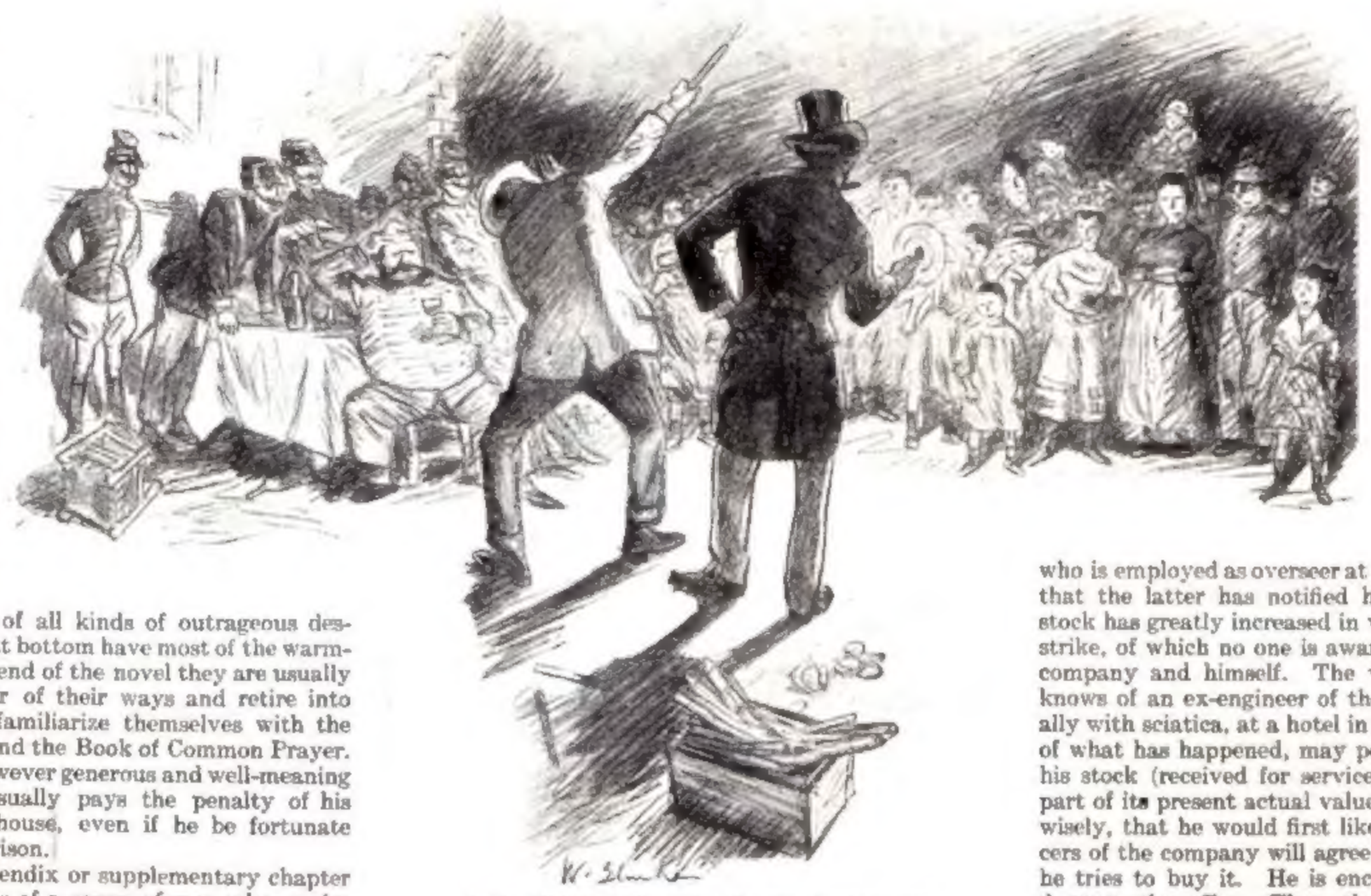
Then mamma gives Theodora her social code.

"You are never to consider for one moment what you want. You must grow up to be a well-bred, self-effacing, young woman whom your friends will like. In order to take your place among them you are being properly educated. You must respect your friends as much as yourself, no more and no less, but it is due to you and to them that you try to please them rather than yourself. Self-assertion will gain you nothing, at least not until you are old enough to know how to use it. While you are a child and a young girl, whatever leadership is yours must be given you by your friends, and this gift you win by your tact and consideration."

Stripped of its worldliness, this ideal is a pretty sound one. It would be very salutary if only it could be separated from the one end to which the leisure class of America puts it: the end of spending money and presenting unique entertainments. From babyhood the children are encouraged to plan their own entertainments, and if they show any special originality in this regard they are highly praised. The ability to conceive a new amusement or a form of hospitality which will give a stimulus to sated appetites, which still have the habit of craving pleasure, is as essential in this exclusive social world as it is for a Wall Street man to make a coup which nets him millions, or for an artist to create a masterpiece.

(Continued on Page 27)

CON. MEN ABROAD



"The Children Thought We was the Greatest Things They Ever Seen"

By ARTHUR TRAIN

ILLUSTRATED BY W. J. GLACKENS

ONCE in a generation, sometimes oftener, a picturesque outlaw may by his audacity, his ingenuity or his wit awaken a throb of sympathy or of good-will in the hearts of even the sternest censors of private morals. From the days of Robin Hood there has usually been some nimble-witted adventurer on hand ready to challenge the public attention by his daring, and tickle its sense of humor by his escapades. The type has become permanent in fiction, and our children are being brought up, in spite of us, upon the exciting experiences of all kinds of outrageous desperadoes who invariably at bottom have most of the warm-blooded virtues. At the end of the novel they are usually brought to see the error of their ways and retire into innocuous desuetude to familiarize themselves with the Westminster Catechism and the Book of Common Prayer. In real life the outlaw, however generous and well-meaning he may be at heart, usually pays the penalty of his lawlessness in the workhouse, even if he be fortunate enough to escape state prison.

This memoir is an appendix or supplementary chapter to the familiar adventures of a group of men who, under the pseudonym of "wire tappers," for many months occupied the police columns of the daily press. In particular it relates to the captain of the band—a man qualified by his natural gifts to play a leading part in any drama of life in which it might have pleased Fate to cast him. Discretion, good taste, and also, it must be confessed, a personal promise not to do so, compels the writer from disclosing his name or that of his trusty lieutenant by whom the incident was related; let it be enough to state that the "Jerry" of the present narrative is the prince of confidence men—as good-natured and generous a crook as ever tossed off a highball or handed a yellowback to a comrade on his uppers; a criminal who became a criminal because in these prosaic days his thirst for adventurous excitement could only be gratified through "living by his wits," and who to-day honestly believes that he has never committed an offense forbidden by law or cheated any man that did not deserve to be robbed.

"Jerry" and his crew worked the States north and south; they knew the patrons and *cuisine* of every fashionable hotel upon the seaboard; and they were ready at a moment's notice to hand the "come-on" any kind of a con. or trim him in any one of a hundred ways, from three-card monte down to the "lemon" or the "sick engineer" game.

It was in the latter enterprise that they met their Waterloo. For those of my readers who are unfamiliar with this simple device let it be explained that at least three persons are essential to its accomplishment. A mining office with appropriate paraphernalia is secured, which one of the conspirators, arrayed in purple and fine linen, occupies daily as "president of the company." Maps and diagrams upon the walls exhibit the location of the mine and its various stages of development. A "sure thing" advertisement is inserted in the personal column of some newspaper, inviting any one who wants to double his money to communicate by letter with A. B. When such a letter is received another of the gang visits the victim and tactfully informs him that he has a brother who is employed as overseer at the "So-and-So" mine, and that the latter has notified him confidentially that the stock has greatly increased in value owing to a recent rich strike, of which no one is aware except the officers of the company and himself. The visitor then states that he knows of an ex-engineer of the mine who is "sick," usually with sciatica, at a hotel in the city, and who, ignorant of what has happened, may perhaps be persuaded to sell his stock (received for services at the mine) for a small part of its present actual value. The victim thinks, quite wisely, that he would first like to see how much the officers of the company will agree to pay for the stock before he tries to buy it. He is encouraged to do so and goes down to the office. There the "president" offers to buy all the shares he will bring in at ten dollars each. The victim hurries to the hotel, finds the sick man, and *persuades* him to sell about a thousand shares of stock in valueless certificates for five thousand dollars. When he hastens back to reap his ill-gotten harvest the mining office is permanently closed.

As "Jerry" and "Jim" said, "The sucker deserved to be stung." Well, perhaps he did, but, by the same token, "Jerry" and "Jim" and their pals deserved to be in jail—where they all went. The gang lived on the fat of the land and "earned" in this simple way about twenty-five thousand dollars in five or six weeks. Then they were all arrested, save "Jim," and including "Jerry." Pending their trials, and while they were out on bail, these light-hearted pirates had the audacity to go to Paris to enjoy the spoils, and to get more money in the same fashion.

Here they met their most celebrated victim, Mr. B——, Ignatius L. Qualey, later sent to the penitentiary, remained

to manage the New York end of the business. Frank S. Weller, at the present time just out of Sing Sing, stayed to assist him and look after the pending cases. "Jim" was already abroad "making book" at Goodwood, whence he crossed to Paris to join "Jerry," "Baker Tom," Putnam, Carbonel and "Colonel Colmy" on the Continent.

At Longchamps "Colonel Colmy" met Mr. B—— and introduced "Jim" to him as a young millionaire mine-owner who just had money to burn. Then "Jerry," ostensibly a total stranger to all parties, turned up and told B—— how he had a brother, etc., etc.; that the millionaire had a lot of "Horseshoe Gold Mining" stock which would bring under present conditions twenty dollars per share, and that perhaps he could be induced, if properly "*worked*," to sell for five dollars. B—— thought he saw a good thing, and cabled to New York to see what the company would pay. Qualey and Weller, in the World Building, offered him fifteen dollars per share for *not less than eight thousand shares*. "Jim" had just that amount of stock, but he frankly told B—— that he thought it was a poor investment. But Mr. B—— knew better and guessed he'd risk it, and he insisted on giving "Jim" two hundred thousand francs and taking the certificates. Even before the steamer, which took him back to New York, had docked he began to suspect that he had been duped. The mining office was closed. Qualey and Weller had vanished. But B—— was game and he cabled back to Paris, and had everybody tracked down and arrested. They were tried, defended by Maître Labori, and *acquitted*. Then all, except "Jim," returned to America to stand trial in New York, and, much to their astonishment, were convicted for their offenses here. Qualey, Weller, Putnam, Carbonel, "Colonel Colmy," "Jim" and "Jerry" all went to prison, served their time and were discharged. Five years elapsed and "Jim" was picked up on an old warrant on Broadway. The case against him had died of old age, and the writer, after a week or so, had him brought into court and moved for his discharge, which was granted after an admonitory lecture from the Court.

"Come up to my office, 'Jim,'" said I; "I want to know how you managed to beat it over in Paris."

"Sure thing," answered "Jim." "You've done me a good turn and I'll tell you everything I know."

So the cigars were brought out—the "good" ones—a stenographer was called in, and "Jim" leaned back and sailed ahead.

"I know you're on the level," he began, lighting a big black cigar, and running the fingers of his left hand through his rather sparse grayish-black hair, "and that there won't be no come-back. I'm a free man, ain't I? We're quits, now, and I'm on the right side of the law. And 'Jerry's' out—the finest feller God ever made—you take that from me straight. The best friend I ever had. Don't use our names and I'll tell you a true story that beats Innocents Abroad, and that's fair to good, as you know. It was after we had trimmed B——

"Well," said he, "there we was after havin' pulled off the slickest con. game on record, with two hundred thousand francs in our jeans, all ready to cultivate the delights of Paris, and obliged to scoot for the tall grass. We was settin' at one of them little iron tables out in front of the Hotel Continental, thinkin' it over, when the porter, the swell guy in the blue uniform and gold lace, that stands on the front stoop—he was a particular friend of mine, by reason of a little side tip I had gave him on a horse that was going to be pulled the week before—comes up and says: 'M'sieu' Chames, there is gendarmes looking for you in the foyer of the hotel. It is some mistake, of course, but——' and he stuck out his hands palms up as if he was tryin' to tell whether it was rainin'. I seen he was giving me the 'office' (which is what we call the signal to beat it), and without more ado me and 'Jerry' slips around the back way, jumps in a voytoore and slides down to an American bar run by McCafferty, on the Roo Antoine.

"We was both feelin' pretty cocky, because we knew we hadn't done nothin', and had dough enough besides to square any court in Paris, and it was this feelin' too good that made us so much trouble, for I told my friend, the barkeep, to send up to the Hotel Continental after we was gone and look out for my trunk, as I had a particular fine pair of field-glasses, some pearl shirt-studs and lingerie in that trunk that I didn't want to lose. So we took a drink, and I says to 'Jerry':

"'What are we going to do?' 'Jerry' thought a while, as he always does before he expresses an opinion on anything important, which is why he never goes wrong.

"'We must fly the coop, temporary, for a more salubrious clime,' he says. 'I don't want to go too far,' he says, 'but I think one of them little mud baths where the professors go would be about our size.'

"'You're on!' I says. 'When shall we start?'

"'As soon as I can get my trunk,' he says.

"'Sure thing,' I says, for I knew that 'Jerry' had just blown in fourteen hundred francs the day before on the finest line of silk pajamas and undergarments you ever seen—pink and blue and other colors, good enough for anybody. And he had just gotten in from his tailor nine suits of clothes and about twenty pairs of little pointed French boots, that if it wasn't for his black hair would make him look for all the world like Count Boni de Castellane. Well, we went around to 'Jerry's' place and got his trunk and took it down to the Gare Lazarus, and hired a first-class compartment all to ourselves for Spa, where we arrived in due course and put up at a little hotel with fretsaw work all around the verandas. The board was all right, too, but what pained us was the fact that there wasn't a thing to do in the place. It was a little bit of a hole down among some mountains, and hot as Forty-second Street and Broadway on the Fourth of July, and the town was all full of German doctors and queer-lookin' Hey Rubes who had come there for their health. There wasn't a card-game or wheel turnin' in town, and no one in the place knew a hoss from a hand fire-engine.

"'Jerry' thought we ought to have somethin' for a disguise, but it was so hot I hated to put any false hair on my face, and the only thing left was to pretend we was two Dutch professors—which we did the best we was able.

"'Jerry' Got Thinkin' of the 'Ham Tree'"

"Have you ever been to a mud bath? Well, say, it has got the Great Salt Lake whipped to a frazzle. At the lake you can sit in the water all right and float around like you was in an easy-chair. But in the mud bath it is like a lot of turtles. You sail around with your head stickin' out, and if you want a highball or a glass of Budweiser they shove it out to you on a saucer, so that the whole place looks as if each Dutchman had hatched out his own particular litter of china ducks. We used to sit in that place two or three hours a day, and it was enough to make you split your sides laughin' to hear 'Jerry' guy the old roosters in there. He would call 'em all kinds of names, which they couldn't understand, but would know they was bein' insulted. Yet they couldn't do nothin' about it. And it made 'em mad to see us drinkin' highballs, and crackin' jokes at their expense, when they had to sit there to get cured of the rheumatism.

"Then we would come out and listen to the band play in the park, and have lunch, and after that there was nothin' to do but to go up to the room and throw cold hands till dinnertime. It was pretty slow, but it was better than bein' locked up in some French jail, and although we was gettin' pretty bored we could have stood it a while longer.

"Well, one day when we was floatin' around in the mud bath as usual the door opened and the porter came rushing in, followed by about five hundred gendarmes. Gee! you would have thought it was a military parade. The porter pointed to where we was floatin' around readin' *La Vie Parisienne*, and the commandant of the gendarmes yelled to us to come out. We pretended not to hear, and they stood jabberin' at one another wonderin' how to get us out without spoilin' their uniforms. But 'Jerry' kept right on readin' and smokin' a cigarette and made out he thought they wanted to arrest an old German professor on the other side of the bath. The upshot of it was that I saw they would take it out of us hard if we didn't come ashore, so after about half an hour we surrendered, and they locked us up in a guardhouse over night.

"Now who should turn out to be at the bottom of it but our friend B's cousin—a no-good sort of a fellow called Willie. After dinner, which so far as we was concerned had been nothin' at all, in comes this Willie in the guardhouse smokin' a large cigar, and settin' down at a safe distance begins to give us the con. of how sorry he was to see two respectable citizens in such an awkward position.

"'Well,' I says, 'our position ain't one-three-six to what yours would be if we was outside this guardhouse, and you was anywheres but on the top of the tallest tree in the place.'

"Well, he says, there was no use gettin' irritated about it; that we was up against it, but that his cousin was inclined to be merciful, and that he was all sorts of a good fellow himself, and that if we would slip him what was left of the two hundred thousand francs he would fix it so that we could sleep at the hotel and go on our way rejoicin'. I s'pose all is fair in love and law.

"'Jerry' give him one look as if to ask what kind of a pair of 'come-ons' he thought we was, and when the feller began to put on a little more side I made a move as if I was goin' to throw him out of the window. That was enough for Willie.

"Well, we had a bad night of it, for they shackled us up with our ankles and hands together, and from that time on we never made a move except in these double chains.

"Next morning they had a sort of an informal hearing, where Willie appeared against us, and 'Jerry' threw a great chest about being an American citizen, and how the outrages committed upon us would result in international complications, and so forth and so on; so that you would have thought that he was nothin' less than John D. Rockefeller, to say the least. But it didn't do any good, and they shipped us off to a little place called Verviers, where there is a military prison, and locked us up.

"As soon as the gendarmes discovered that we had our rolls with us they became very friendly, and as long as we had the price we had all the comforts of home. From there we was sent to a place called Liège. Here they brought us before the Supreme Court, or whatever it is, for extradition back to Paris. Now, as I said before, so long as you have the cash on the Continent you are all right, and we had what was left of the two hundred thousand francs, which was the best part of it, for there wasn't much to spend money on at a mud bath.

"Well, it cost each of us fourteen dollars for every day we was in prison at Verviers and Liège. We had four meals a day, and a seven-course dinner in the evening which would have made a twenty-dollar blowout at Rector's look like thirty cents; and then about eleven or twelve at night again we had a light supper, and all the Havana cigars we wanted at sixty cents apiece.

"Whenever we traveled we went with what they call a convoy extraordinary. It was 'extraordinary,' all right. They had eight or ten gendarmes for fear we should climb out of the windows while the train was goin' at sixty miles an hour. And we had to pay the convoy's fare as well as our own, and for all their meals, and if they didn't get all the wines and cigars that was comin' to 'em they wanted to know the reason why. Some of those fellers could be very particular. Well, they had the drop on us, and while we had plenty of money we didn't mind such an awful lot. Whenever we needed it I had the money telegraphed on to us through my Paris lawyer, Maître Labori, who, I may say, on passong, is the best and cheapest lawyer I ever had anywhere.

"Well, it was necessary to get local counsel, so at Verviers I retained a Belgian named Alphonse Hannotte. He looked like a professor and talked like a water-bottle in a restaurant. But the thing he was strong on was the price. If he walked the length of the room it was a hundred francs, and if he walked back again it was a hundred francs more. In the end it would have been a great deal cheaper to give all the money to the captain of the gendarmes, because as it was as soon as it got dark he used to take off our chains and let us go out, and all it cost us was fifty francs a day.

"After a while they shipped us off from Liège to Brussels, where the extradition proceedings was to be held. We had come on in the usual way with our convoy extraordinary, and as soon as we arrived we was taken to the Palais de Justice. Now, after we had left Liège brother Hannotte had gone back to Verviers with the understanding that he should appear for us in Brussels. Maître Labori had been working on the case all the time down in Paris, and he had fixed it up so that the Minister of Justice should order us sent on at once with another convoy extraordinary to France—otherwise it would have taken us about two years to get away, which is the ordinary time to secure extradition between two Continental countries.

"Well, Hannotte had all our papers which we had had sent him from America to prove our good citizenship, and how respectable we was, and what hard-working men, and members of the church, and so on and so forth, and you would have thought we was a pair of deacons at a Friday-evening prayer-meetin'. But inasmuch as he had gone

back to Verviers he was not on to the fact that the day before we started for Brussels, at the instruction of Maître Labori, we had *waived extradition* at Liège.

"When we got into the Palais de Justice we was stood up before the judges, which was seven in all, dressed in black gowns. We had hired a schoolmaster to interpret the language to us, and tell us what was goin' on, and this schoolmaster was always sayin' how the official interpreter was tellin' everythin' wrong; and then we would object, and the Court would want to find out what we were objectin' about, which all took a long time. Finally it was all cleared up, and we said we was willin' to waive extradition and go back voluntary to stand our trials. Then the Chief Judge signed his name to the papers and they were all goin' out to get a drink, when all of a sudden brother Hannotte rides up on a bicycle, dressed in knickerbockers and golf stockings, with a long black gown floatin' out behind and a cap with a tassel on it, and, rushin' into the tribunal of justice just as they were goin' to adjourn, jumped up behind the bar and commenced to harangue the Court to beat the band. If we had not been all chained up we would have made some sort of move to stop him; and the schoolmaster got very much excited and told us that Hannotte had got everything mixed up, and said we would die rather than go back to France. Then the schoolmaster butted in and told the Court that Hannotte was all wrong, and Hannotte got very angry and wanted to know who the schoolmaster was. And it looked like it was going to be a cat-fight. Then it came out that Hannotte had ridden on his bicycle all the way from Verviers to Liège in order to save carfare, with his robes tied on to the bicycle, and with his little cap jammed down over his forehead. And being as the judges all had some sense of humor, they began to laugh, and the Chief Judge, after he had straightened out his face, said:

"'Mr. Hannotte, these gentlemen have voluntarily offered to return to France and have waived their extradition rights.'

"Then Hannotte got very much excited, and said, '*Oui, oui*,' that it was news to him. And all of a sudden the court was adjourned.

"Well, Hannotte was mad and hot and reckoned he would ride back with us on the train, but 'Jerry' thought he had about enough of him, and told him he guessed he could go back the way he came—on his bicycle. Hannotte was very much offended and said that he had been insulted, and that if we were not miserable convicts he would demand satisfaction. Then 'Jerry' said it was lucky for him all right that we were chained up, and for him please to give us back our private papers which belonged to us. But the professor said that he had a lien on 'em for twenty-five thousand francs which we still owed him; that we had never paid him anything, and that his services were really worth fifty thousand.

"Gee! When he said that I thought 'Jerry' would go wild; for the professor had been chargin' us about five hundred francs a minute and wanted cash for everythin', and we had never gotten any receipt from him. Well, when 'Jerry' gets his dander up you want to stand from under, and in about twenty minutes he had Counselor Hannotte scared to a pulp and had threatened to impeach him, and have him disbarred, and arrested for larceny, and had hired another lawyer. The upshot of it was that Hannotte was glad enough to get on his bicycle and ride back home again.

"Well, in a few days word came to send us immediately with a convoy extraordinary on a special train into France. Labori telegraphed us on the money, and at six o'clock in the morning the next day they put on our chains and walked us over to our special train, consisting of an engine and two cars, which we had paid for in order to go forty miles to the nearest town across the border. We were so dangerous that in spite of our chains we had to take twelve gendarmes with us and feed 'em besides, including beer. And the way those fellows ate is worth a trip to Coney Island.

"At about twelve o'clock we arrived at a place called Givet, and being it was the anniversary of the Fall of the Bastile, which is the Fourth of July in France, the whole town was closed up, and there was no one there to take charge of us. The convoy extraordinary telephoned and telegraphed all over, but the telephone girls had gone off to Sulzberger's annual picnic, and the Telegraphers' Union was on a trip to Dreamland.

"After a while the convoy got tired of seein' us round, and anyhow they wanted to go back to Liège, so they chucked 'Jerry's' trunk on the platform and told us to pick it up. Now 'Jerry' had been 'specially particular about havin' that trunk go everywhere with us because he didn't want to lose his silk lingerie, yet he hadn't figured on bein' a 'ham fattener.' But the gendarmes were gettin' ugly, and one of them stuck 'Jerry' in the leg with his bayonet, so we had to pick the trunk up and start down the road a mile to the banks of the river Meuse, where there was a roadhouse and summer garden. They drove us around back of the barn to a henhouse, and told us to get inside of it.

"It was two o'clock in the afternoon and the hottest day I can remember, and because it was a holiday, I guess, all the hens had gone inside the house and were settin' on poles under the roof. Well, we had to sit under the hens from one until four while the convoy extraordinary got drunk on our money. By and by they came back to the henhouse and called us out and began to have fun beatin' us. They thought it was the greatest joke you ever seen to stick us in the leg with a three-cornered bayonet.

"A little after four, while we were dancin' around like Apache prisoners, four gendarmes from a little village called Femme appeared and gave a receipt for us. Femme was only six miles away, and 'Jerry' and I picked up the trunk and started off again.

"Now, mind, my right ankle was chained to 'Jerry's' right ankle, and my left ankle to his left ankle, and in addition to that we was chained to the trunk, which weighed about three hundred pounds. When I saw we had got to lug that Saratoga six miles I suggested to 'Jerry' to take out some of his shoes, but he seemed to think that inasmuch as we had lugged them a mile already, and they had cost so much, that we might as well carry them a little farther. So we pounded along and at about 6:30 in the evening arrived at our destination.

"It was a big fête day and the whole town and all the people was as drunk as lords, including the high military mug of the place, who was known as the Commissioner-at-Large. Well, he was 'at large' all right when we got there, and, what was more, he could speak English. He was just in the state to work a con. game on, and 'Jerry' started in right off to tell the old Commissioner how we were victims of a horrible mistake. He took the old chap aside and explained to him that I was a millionaire worth between eighty and ninety million dollars, and how there would probably be a war between the United States and France because I had been arrested at all. But the most particular grievance he had at the moment was that we had not been sent right through to Paris on a 'special.'

"Well, the Commissioner took it all in, and said it was an outrage, and at once hurried off to the telegraph station to order a special train for us. Just then one of the gendarmes butted in and said that we had only sixty-five francs between us. But 'Jerry' perked right up and said that all the Commissioner need to do would be to telegraph to our banker Monseer McCafferté, in Paris, and he would send us all the money we needed. So the Commissioner went off and paid for the telegram and then ordered a banquet served in the courtyard of the gendarmerie. It was the finest thing you ever seen in your life. All the officers were invited, and we had twelve quarts of wine, besides ten courses to eat. We offered to pay for it, but the Commissioner would not hear of it.

"'Gentlemen,' says he, drinking off a big bumper of fizz, 'you are the guests of France to-day; you are the guests of the Army of France—*votre santé!*'

"Well, we were not going to be backward in coming forward, so we asked all the soldiers in and ordered two more cases of wine for them, and because we were feeling pretty good we gave the sixty-five francs to a gendarme, and sent him out to buy some fireworks. Then we told the gendarmes to go and get their children, and by nine o'clock the place was so full of kids you couldn't step without treading on two or three of 'em.

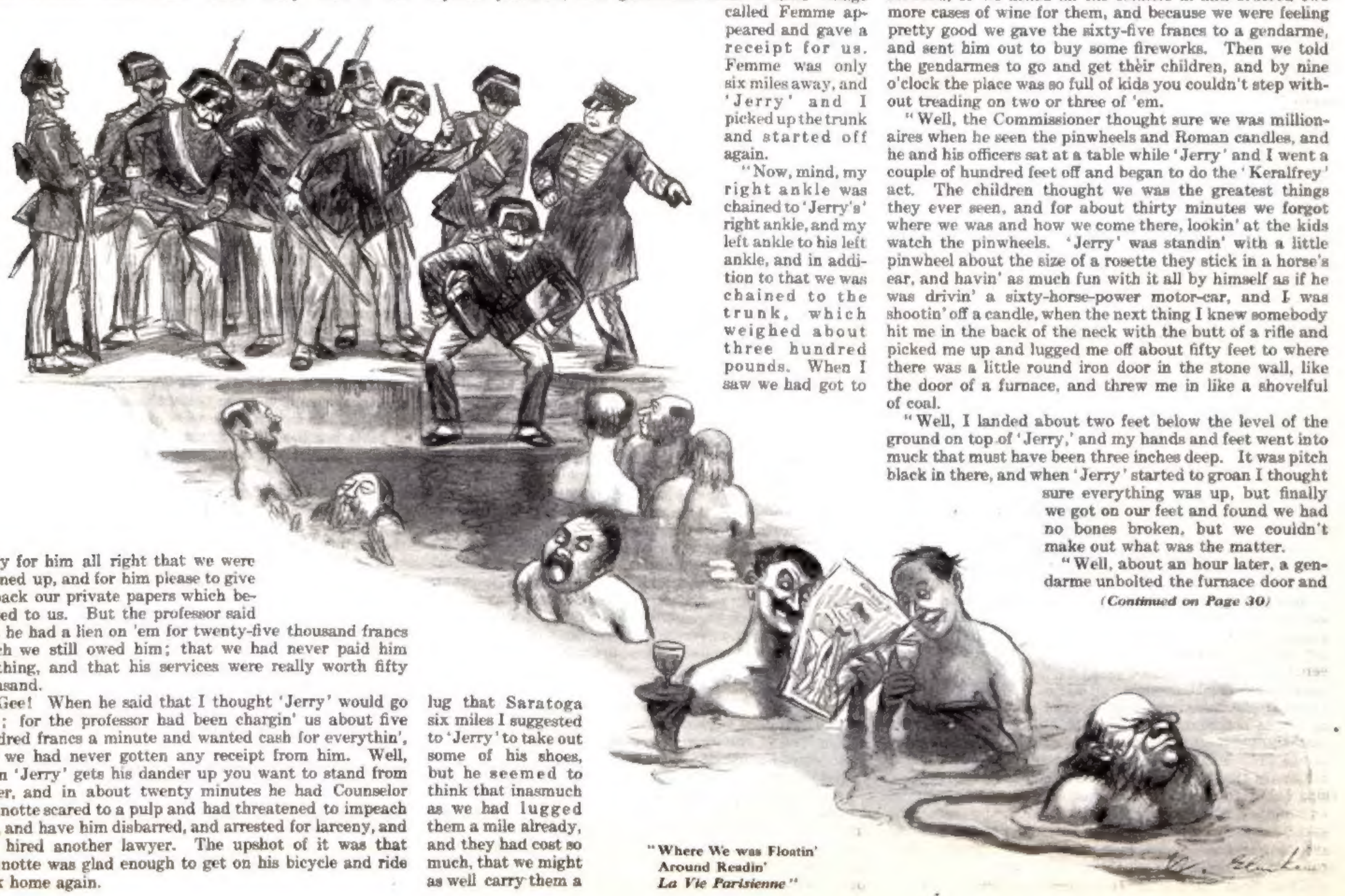
"Well, the Commissioner thought sure we was millionaires when he seen the pinwheels and Roman candles, and he and his officers sat at a table while 'Jerry' and I went a couple of hundred feet off and began to do the 'Keralfrey' act. The children thought we was the greatest things they ever seen, and for about thirty minutes we forgot where we was and how we come there, lookin' at the kids watch the pinwheels. 'Jerry' was standin' with a little pinwheel about the size of a rosette they stick in a horse's ear, and havin' as much fun with it all by himself as if he was drivin' a sixty-horse-power motor-car, and I was shootin' off a candle, when the next thing I knew somebody hit me in the back of the neck with the butt of a rifle and picked me up and lugged me off about fifty feet to where there was a little round iron door in the stone wall, like the door of a furnace, and threw me in like a shovelful of coal.

"Well, I landed about two feet below the level of the ground on top of 'Jerry,' and my hands and feet went into muck that must have been three inches deep. It was pitch black in there, and when 'Jerry' started to groan I thought sure everything was up, but finally we got on our feet and found we had no bones broken, but we couldn't make out what was the matter.

"Well, about an hour later, a gendarme unbolted the furnace door and

(Continued on Page 30)

"He Looked Like a Professor and Talked Like a Water-Bottle in a Restaurant"



"Where We was Floatin' Around Readin'
La Vie Parisienne"

How They Make Ends Meet in New York

Plain Living and High Thinking at Metropolitan Prices

By Will Payne

ILLUSTRATED BY H. RALEIGH

You Will Find Here and There a Twenty-five-Dollar-a-Month Broker's Clerk Who Puts Up at a Very Comfortable Club

I

NEW YORK CITY of late years has been spending about two hundred million dollars annually—roughly, a hundred and thirty-five millions for running expenses and sixty-five millions for permanent improvements. This is equal to about one-third the total net ordinary expenditures of the United States Government, and is over four times the expenditures of Chicago, which has about sixty per cent. the population of New York. New York's budget for 1908 comes to $143,572,266. In addition, an issue of fifty millions of fifty-year bonds was floated in February.

At the end of 1907 Greater New York was ten years old. Besides expenditures from revenue topping a thousand millions, indebtedness of the city was increased upward of three hundred millions in the decade.

Including the latest bond issue, the net funded debt amounts well toward six hundred millions, or, say, sixty per cent. of the debt of the United States. This, roughly, equals the debt of such countries as Belgium, Brazil, China, Egypt, the Netherlands, Turkey; but the annual cost of running New York much exceeds that of any of those countries. It is nearly as much as the cost of running Australia or Spain. The Census Bureau reported that in 1902 the net indebtedness of all the States, Territories, counties, cities and towns of the United States amounted to a billion, eight hundred million, of which the metropolis alone accounted for about one-fifth.

The Most Expensive City in the World

FIVE years ago ex-Comptroller Coler was able to say that New York was the most expensive city in the world, her budget exceeding that of London or Paris. In the last five years the budget has increased about forty per cent.

All this, of course, is nothing against New York. A lot of the money has been well spent; but the opulent scale upon which the city herself lives affects living conditions for the people. It is good to have finely-paved, cleanly-swept streets—at least in the better sections—attractive parks, a splendid public library, river embankments, docks. But somebody has to pay. The Census report on cities for 1905 gives salaries and wages of the police department of New York as $11,366,417, and of all cities of the United States having more than thirty thousand inhabitants as $37,863,902. The gallant mounted policemen lend a pleasing detail to the Fifth Avenue panorama. Nobody would wish them away—especially if acquainted with certain police activities in more sequestered spots. But they cost something.

About eighty per cent. of New York's revenues are derived from taxes. Real estate, of course, pays practically all the taxes. Wealth in the form of personal property is discoverable everywhere except in the assessor's office. Moreover, the city's borrowing power is limited to ten per. cent. of the assessed value of property, which, again, practically means realty. So the town's ability to maintain the pace of the last decade rests upon the land; and rents are higher, not only positively, but relatively to incomes, than elsewhere.

It isn't that He Competes with the Real Clerks, but He Demoralizes Them More or Less

The law says that realty shall be valued for assessment at its true value. Prior to 1903 the law was interpreted with the customary indulgence for afflicted landowners. In that year, to enlarge borrowing power and increase revenue, the valuations were marked up to a point more nearly in accord with the law, the increase in valuation over the previous year being 43 per cent. Assessed value of the land in New York increased from two and a half billions in 1898 to six and a quarter billions in 1907. If we add a third to the first year's figures, to allow for the different method of valuation adopted in 1903, the increase is still nearly three billions, or a hundred per cent. That means more taxes; also, more rent. At last year's valuation the land in New York City is worth more, by a billion dollars, than all the land, with improvements, in the States of Kentucky, Tennessee, Alabama, Mississippi, Louisiana, Arkansas, Oklahoma and Texas, as reported by the Census for 1904; more than all the land, with improvements, west of the eastern slopes of the Rocky Mountains.

New Yorkers point to these facts collectively with great pride. But the facts are made possible only by a colossal rent roll, and each individual contributor thereto points to his own particular contribution with horror. Several frugal New Yorkers, noting that the city is about to enlarge the police force or erect a handsome statue, button their coats and shiver. It means, primarily, rent.

The last three years building operations in the city have averaged over two hundred million dollars annually. In ten years over a billion and a half has been spent on buildings. In the Wall Street district twenty or more structures exceed twenty stories in height. One, just about completed, has forty-one stories and reaches six hundred and twenty-one feet from the sidewalk; and already, up on Madison Square, one that will overtop it by forty feet is well along in construction.

The Widespread Influence of Wall Street

SKYSCRAPERS mean transportation; and New York, with the most skyscrapers, uses more of it, positively and relatively, than any other city. Receipts of the street cars, elevated roads and subways of the city amount to sixty-two million dollars a year—practically all five-cent fares. This compares with twenty-seven million dollars' receipts of the Chicago street cars and elevated roads. Surface, subway and elevated lines in New York carry something like a billion passengers a year. It seems to the casual observer that the population spends most of its time being shunted up and down and across the island and adjured by a subway guard to "Step lively!" or else in shaming the economy of a sardine can in the Brooklyn bridge cars.

Great enterprises to enlarge transportation facilities have been undertaken of late years, including the Pennsylvania Railroad and McAdoo tunnels under the Hudson River, Pennsylvania and subway tunnels under the East River and two huge bridges across that river. The cost of these undertakings—all now far toward completion—has been estimated at two hundred and sixty-three million dollars. Very recently the Public Service Commission has approved plans for additional subways, to be financed by the city, at a cost of sixty-seven millions. The New York Central, also, is spending many millions on terminal improvements, partly to accommodate suburban travel.

It might be urged that these things have nothing to do with the average person's cost of living. Yet they do in some degree tend to fix conditions and set a pace for pretty nearly everybody. They are a part of what makes New York, for the average man, the most expensive town to live in. I mention them by way of suggesting that New York rather differs from other big towns. It is a kind of empire.

An empire must have its court—a particular place and crowd that give the high light to the whole picture. New York's court, of course, is Wall Street. The Chicago Board of Trade, the Philadelphia Bourse, the Boston Stock Exchange have no place in the sum of existence in those cities which could be at all compared with the place the Stock Exchange occupies in the life of New York. Not, by any means, that all even of the well-to-do are in the game; but most of them are aware of it. Gambling and high living proverbially go together. The ticker is convenient to the ornate café, and even if its letters and numerals are Greek to you, you can read its influence in the price of the meal.

The game itself continually attracts to the city much the same crowd that one is aware of in a smaller town when the races are on—but on an extended scale. They put up at the big hotels, look after their bets and spend prodigally. And from everywhere in the country people with a cash surplus to dispose of come to the metropolis. Technically not of New York, this constant floating population colors the life of the place more than the like crowd does that of any other big American city. A thoughtful resident observed that the Waldorf-Astoria was the most typical thing in New York, but New Yorkers really had nothing to do with it. In February one very celebrated non-resident New Yorker performed the duty of "swearing off" his personal assessment in the city. His suite at the hotel is said to cost him sixty thousand a year; but he explained that all the property he owned in the city was not worth above a thousand dollars. While he claims legal residence in Texas, he is, in the common view, much more a New Yorker than the simple West Side grocer who has lived there all his life—perhaps in the very same block or even in the very same house. In that view, in fact, he is as typical a New Yorker as the indigent Jewish pants-maker beyond the Bowery.

This common view takes in the picturesque opulence of Fifth Avenue and the picturesque poverty of the lower East Side. Yet out of the 4,285,435 inhabitants of the city (according to the latest estimate of the Board of Health), there must be at least three and a half millions who neither expand on the avenue nor contract in East Side tenements. Some inquiry touching their experience of prosperity may be interesting. For a majority of them, I should say, the experience has not been an especially happy one. It strikes me that, in the ten-year cycle which began in 1897, incomes, relatively to the cost of living, have increased rather less in New York than in the country generally.

For the great majority which we are considering, increased cost of living in New York is a very positive fact. It begins with rent. On Manhattan Island pretty nearly everybody is a renter except the affluent, or those, by no means inconsiderable in number, who live affluently upon their expectations and nerve. Inquiry among real-estate agents and reference to the inquiries of others shows that in all the districts where self-supporting people of modest income live the advance in rent in ten years has been about twenty-five per cent. This is the rule in that great city north of about One Hundredth Street, which comparatively few casual visitors to New York are even aware of, except as to the spot that includes the university, the cathedral and Grant's tomb. It is really pleasanter, to a democrat, than the familiar city below the park—a region, mainly, of sedate rows of flats facing clean, respectable, dull streets. In districts favored by the more lucky, and, consequently, more pretentiously improved—as, for example, the strip a little west of the Park—the increase in rents has been even greater. The most overcrowded tenement districts have not escaped.

The Financing of an Apartment House

THE typical process by which so much of the increased income of the town has gone back to the land and the landlord is interesting. It is exactly the Stock Exchange process applied to realty. Most of the residential construction is of "multi-family" houses, as the building department calls them—which includes everything from a tenement to a swell apartment house. The last three years, fifteen thousand such houses, costing three hundred and fifty-seven million dollars and containing a hundred and seventy-eight thousand apartments, have been built. The builder, very often, is simply a speculator, operating on a slim margin. He goes to a building loan operator, who may be an individual capitalist or a corporation. The lender buys or leases the lot, the builder simply putting up a margin—sometimes ten per cent. The builder then contracts for material, labor and so on. The material he can get on credit, paying, from time to time, for the amount that has gone into the house. As the building progresses the lender will advance, from time to time, close to the cost of that part which has been completed, and with the money the lender thus advances the builder

meets his bills for material and so on. In this way the builder can put up the structure with little capital of his own. Often the lender times his loans so that they will mature soon after the structure is finished. If, when the house is finished, the builder can promptly sell it at an advance of ten or fifteen per cent. above cost, he takes his profit, and the operation is essentially as though he had bought Steel preferred on a ten-point margin and got a ten or fifteen point rise—doubling his money or better.

In order to sell to advantage the house should be filled with tenants. Up in Harlem some time ago there was much complaint of the "free rent" evil builders giving tenants two or three months' rent free in order to fill their houses and sell them advantageously, which is something like salting the mine. But, if the operation succeeds, the tenants, finally, must pay a rental which will yield a fair return upon the price at which the house was sold. That the operation has, in the main, succeeded is proven by the extent to which it has been practiced.

Like all speculations it is fine business for those who are able to connect with the hundred per cent. profits. But they are really very few; and it is one of the melancholy features of New York that a great majority of those who live, so to speak, in the very mouth of the cornucopia complain loudly of their luck. The hands who operate the auriferous machinery of Wall Street itself are by no means extravagantly paid, and suffer by prosperity.

For an industrious young man—not necessarily sober—who possesses just the right blend of character and luck, few occupations, short of discovering bonanza gold mines, are more profitable than that of stock-broker. The youth who starts in properly at the bottom of the ladder to learn this attractive trade commonly gets five dollars a week. If he is bright and energetic he may in a year or so work up to be assistant to a bookkeeper or margin clerk, when he will probably get twelve or fifteen dollars a week. If he then becomes just a bookkeeper he will get seventy-five dollars a month, or a hundred if he is a good bookkeeper. If he is exceptional he will get a hundred and twenty-five or even a hundred and fifty. He may in time become a good margin clerk, when he will get about forty dollars a week; but this, in a broker's office, is a very responsible position, requiring experience. After that, there is possibility of managership of a branch office at five or six thousand a year, an interest in the firm, a killing in Copper, or marriage with a rich widow. But the larger prizes, necessarily, are comparatively few. There is a general impression that the level of salaries has increased somewhat, but not very much, the last ten years. Tangible evidence of such average increase is hard to find. Larger remuneration, after a good season, is apt to come by way of a more liberal gift at Christmas.

Then the Average Pay of Female Employees was Reported as Four Dollars and Fifty Cents a Week

The wide lure of the Street attracts a considerable number of young men who are anxious to learn the brokerage business at any price, and whose parents are able to pay the price. You will find here and there a twenty-five-dollar-a-month broker's clerk who puts up at a very comfortable club and spends about twenty-five dollars a week on luncheons.

The Nuisance of the Rich Clerk

"THE rich clerk is generally just a nuisance," observed the experienced manager of a large office. "He comes in because he is the son of an important customer of the firm, or of a relative or social friend. He wants to learn something about the business—but not very much. Probably he expects to put in money and become a partner, and he figures that there will always be plenty of clerks to know the dry details. I don't think he affects the real clerks in the way of keeping down wages, because, as a rule, you can't depend upon him to do the work of a real clerk. In rush times, when the force is overworked, he is as apt as not to take an hour and a half to lunch. If you want him especially of an afternoon he has an engagement to play golf or polo. If there is night work he will probably have to quit at six o'clock to keep a dinner engagement. It isn't that he competes with the real clerks, but he demoralizes them more or less. He wears expensive clothes, and often some of the boys try to imitate him—take his friendly tips about the best place to buy haberdashery, and so forth—which deranges their finances. Maybe, in a burst of generosity, he takes out a bunch of the office force whom he happens to like and treats them to too much to drink. Usually he is a nuisance. Of course, there are exceptions; but I've never seen more than about enough of them to prove the rule."

I have heard mentioned a suspicion that the moral atmosphere was not all that a fond parent might desire. Ever and anon comes up the case of the clerk who takes a shy at the market on his own hook—sometimes very luckily; often, not. Embezzlement, not so much of money as of news, happens oftener than one would wish. I mean the clerk who learns of an important market operation in which the house is engaged and "tips it off" to some unscrupulous broker, who will, in consideration thereof, "carry" him for a hundred shares of this or that. It is said there have been shysters who have made quite a specialty of receiving such stolen information from clerks.

How Bank Clerks are Affected

SAID the manager quoted above: "When I see a bright youngster come in here I advise him to go learn a trade. There are a tremendous lot of young men nowadays who pay a large price for the privilege of wearing a clean collar. They seek light, genteel work. That's just the kind anybody can do. The broker's clerk or bank clerk in Wall Street who could not be replaced in half an hour is a rare article. So what can they expect?"

Which opinion is of some value as bearing upon the question whether clerks have benefited materially by the prosperous cycle.

The Wall-Street bank clerk's pay ranges along with that of the broker's clerk. Beginning as a messenger he gets twenty-five to fifty dollars a month; but if he gets fifty he must have had experience. A man anywhere from twenty-five to thirty years old may reasonably expect to be an assistant bookkeeper at seven to eight hundred dollars a year; or, perhaps, a ledger man at a thousand dollars. As a rule, the banks take in a man for whatever position he may be qualified to fill—provided he isn't too old. Generally speaking, there is a dead line at about the age of thirty-five. "Why?" I asked the head of the clerical force in a large institution. "If a man past thirty-five is out of a job he's had his chance," he replied.

The average salary in the larger banks, excluding the officers, is somewhere from nine hundred to a thousand dollars a year; and the general advance in the last ten years appears to have been ten to fifteen per cent.—or rather under half the advance in cost of living. As compared with the union workman, the clerk has generally the advantage of more secure employment and more stable wages. But there are exceptions. As a result of the October panic a dozen banks and trust companies in New York closed their doors. A number were small concerns; several have been or will be reopened. But the result to the clerical forces must have been very unpleasant on the whole. And I hear that at least one well-advertised institution, headed by a gentleman of considerable fame, met the exigencies of the crisis by heroically cutting all clerical salaries ten per cent.

It was a clerk who wrote, the latter part of January: "We are not criminals. Many of us, no doubt, have not been as saving and thrifty in times past as we might have been; but we would gladly work if we knew where to find it. We avail ourselves of the shelter of libraries, reading-rooms, missions; but when these places close up at night we are turned into the street. I have not been in a bed for five days and nights, and have not had my shoes off during that time."

Of course, that clerk's cost of living has much decreased. Having practically no money it now costs him practically nothing. And there are in New York very many, roughly classed as clerks, whose cost of living is immaterial because they do not now and never have received a living wage. Ten years ago the New York Assembly solemnly resolved, "Whereas, there are a hundred thousand women, on many of whom families are dependent, employed in New York City, whose average wages are sixty cents a day," and so forth.

That meant, more especially, sweat-shop workers; but the Assembly committee, which finally reported pursuant to the resolution mentioned above, found that wages of women in mercantile establishments were "not sufficient for full support." That is just as much the condition now as it was ten years ago. Then the average pay of female employees in the retail stores was reported as four dollars and fifty cents a week. Now, commonly, the saleswoman gets six dollars a week at first, and a dollar more after some years of service. All large employers can, of course, point with pride to a good many women who are getting considerably more. They should have something to which they can point with pride. There are also male clerks and salesmen—many of them young—who get forty to sixty dollars a week. How much, if any, less they got ten years ago is immaterial.

If You Want Him Especially of an Afternoon He has an Engagement to Play Golf or Polo

Nothing less than eight hundred dollars a year—or, say, sixty-five dollars a month—can be considered a living wage for a married clerk in New York. By which I mean that unless he is a rare specimen he cannot subsist, with an average family, on less than that without deterioration.

For the clerk, or man of modest salary, who is over the line and does maintain a family without deterioration, the cost of living has probably advanced one-third the last ten years. In no important salaried division that I can find has there been anything like the same general advance in pay. After considering this question of the cost of living, the New York Bureau of Labor Statistics says: "The evidence tends to show an advance of thirty to thirty-five per cent. since 1897, varying with the income and style of living of different families and also with local rents. The earnings of wage-workers have on an average increased fully as much in the same period (which we will consider later). Some few salaried employees, principally retail clerks, are included in the statistics, but their gains have been far below the average."

Concerning the salaried man's rent, a real-estate agent north of the Park said: "My books show that rents in this district have advanced about twenty-five per cent. in ten years; but, for a certain class, of whom there are a good many hereabout, the advance has been rather more. I mean the clerk or salaried man getting, say, a hundred to a hundred and fifty a month. At twenty to thirty dollars a month he can get the same steam-heated four or five room flat that he had ten years ago at about twenty-five per cent. less. But he doesn't want it now. With these good times, block after block of that sort has filled up with prosperous mechanics and so on—people, generally speaking, who live in a rather different way from the salaried man. In short, the clerk feels they're not just his kind. So, to keep among his own kind, he goes to a little better street and pays a little more rent—say twenty-eight dollars, or thirty, or thirty-two and a half."

What it Costs the Man of Modest Salary

PERHAPS, taking it by and large, a clerk's class feeling is his most expensive appurtenance. More than anything else it keeps him unorganized. A class feeling, however, is not always unprofitable to the landlord. For instance, there are spots up around One Hundred and Thirty-fifth Street where the negroes have come in numerously. And when negroes come into a neighborhood previously white the landlord usually runs up the rent on them ten to twenty per cent. I found the same thing in Chicago, and it is common everywhere.

With his cost of living a third higher, and his income at most fifteen per cent. greater, the clerk's struggle to maintain himself on the same relative plane is complicated by the fact that a great number—in what he might, with fond class-consciousness, deem an inferior social scale—have enjoyed decidedly larger gains in income than he has.

One must pay for cherishing a standard. In localities favored by those who are able to indulge their tastes in that respect, the advance in rents has been rather greater than in commoner districts. It appears, too, that staple articles of food are not only much higher—as one would expect—but have advanced rather more in such so-called "select" neighborhoods. A retail price-list from a workman's neighborhood on the lower West Side and one from a "select" residence district show an average difference of about sixty per cent. in meats, butter, eggs, milk and vegetables. No doubt the articles at the select grocer's and butcher's are superior.

He May in a Year or So Work Up to be Assistant to a Bookkeeper or Margin Clerk

One way to find out how the clerk or salaried man has fared is to ask him. The answers I got were surprisingly alike. And it seems that—keeping always within the limits of moderate income—the better off the man has been positively, the more his cost of living has advanced. "I've had this same job thirteen years," said one whose discretion may be trusted. "In that time my salary has increased just ten per cent. In 1897 I was getting twenty-five hundred a year; now I'm

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FANCHON THE LOBSTER

"Ah, Monsieur Knows the Fine Lobster When He Sees One"

By George Randolph Chester

ILLUSTRATED BY W. J. GLACKENS

OH, IT was an admirable lobster! Excellent! *Perfect!* Pierre Piquard gesticulated with joy, both plump, white hands clasped before his throat, even while François gesticulated with pain. There had been other lobsters that had arrived sturdily protesting after their long and tiresome journey from the East, but none with the tremendous vitality and spirit of this one. The moment François, used to the feeble and sluggish movements of the creatures, had thrust down his hand, there came a swift movement and a click, and, behold, from one lean finger of the dancing François dangled the entire weight of the beast!

Monsieur Piquard—the inventor of those well-known and justly-celebrated condiments, the sauce Pierre, the sauce Fanchon, the sauce Américaine, the sauce à la Patrie even!—was in his own august person a witness to this, and with his own lips he cried out in admiration; with his own lips, too, he shrilly berated François when that menial, with a so great impatience and carelessness, swore and gave his arm a jerk that landed the lobster across the clean kitchen in a pile of fine, sifted flour which lay all ready for the making of the famous pastry à la Piquard. With his own hand Pierre picked up the splendid creature and washed it and examined each claw and tentacle.

What relief—ah, what ecstatic relief!—that it was unharmed, absolutely unharmed, and that its glorious spirit, in place of being dampened by this rude experience, was only aroused to greater intrepidity! Even as he held it the beady eyes glared defiance at him, and every claw and tentacle waved with the fighting mettle which, wherever exhibited, must command such profound veneration from every brave and undaunted Frenchman; and there is no other sort of Frenchman, as everybody knows.

That evening, when one of the patrons who had helped to make Pierre's little Café Piquard so prosperous ordered a broiled lobster, Pierre brought out the prize with his own hands—so condescending he was—to show it to his guest before it was treated to the process incomparable by which Pierre made every lobster a dish that it were a shame to set before one not of noble blood; for, mark you, Pierre himself was of Orleans, and, though *La Patrie* was as dear to him, though an exile from her beautiful shores, as to every patriot, his inmost heart was still with the old régime.

"All right, Pierre," said the guest, nodding carelessly, and picked up his paper.

The heart of Pierre sank. Was this all the regard that was to be paid to the finest lobster that had ever come into the Café Piquard's kitchen? Ha, the insensate! Pierre, still holding the tray at the side of the guest, looked down upon the brave animal with pity that it had aroused no more enthusiasm than this. It was so perfect as it lay sprawled out in its glory of delicately shaded green upon the white napkin, waving its feelers with the unquenchable valor that had at the very first won Pierre's esteem.

"But is it not beautiful?" he insisted.

The guest glanced indifferently at it, even as the marvelous lobster lifted one claw and brought it down with a thump.

"It will be far more handsome, Pierre, after it has turned a bright red," he observed dryly, and looked at his watch with much significance; then he turned his paper to the market page.

Pierre said no more. With as near to a martial stride as one can assume when one is but five feet two in height, and forty-two inches around the waist, and has a triple chin, he made his way back to the kitchen; but, though his outward demeanor was brave enough, within he was sunk to the very depths of despair; crushed; annihilated! Here he himself, Piquard, the proprietor, Pierre Piquard, the chef incomparable, had done his guest the honor to himself bring out the choicest tidbit in his possession; and even the graciousness, let alone the grand lobster, the lobster magnificent, had not been appreciated! It was as the casting of pearls before swine, and, as Pierre looked down upon this prize crustacean, his artistic soul was filled with sadness unutterable.

The water was already boiling, but Pierre shook his head and flung his hands toward Heaven.

"It shall not be!" he declared. "François, you shall prepare another lobster, any other lobster, and you shall do it all with your own hands. See, I give you the chance for an artistic triumph. I shall not touch it. I shall not even look. But *this* lobster I shall save till one comes who is worthy to have it served with the sauce à la Patrie."

That guest never came. Time after time, Pierre, with his own hands, brought forth the incomparable lobster, but never did it arouse in any breast the degree of enthusiasm that entitled the beholder to so rare a treat. For one thing, they were always in a hurry, these Americans. It was the only drawback to his delight in life that not one who came to his café would take the time to comprehend the exquisite shading in palatability of which Pierre, the deft, the accomplished, the talented, was capable. But not yet did Pierre know Americans. Without his being in the least aware of it, the incomparable lobster had vastly enhanced the reputation of the Café Piquard, for habitués of his place, though they had glanced at Pierre's offering with such apparent indifference, went away and said to their friends:

"There's one thing about Piquard's: you can always be sure of a good, fresh lobster. Fast express every morning, you know, right out of the water to his kitchen, and as lively the day he serves them as the minute they were yanked out of the original brine. Brings them out, too, and lets you see them kick before he cooks them."

There came an increased demand for lobsters, coupled with frequent requests to show them alive. At first, Pierre could not fathom this, but when he did there swelled within him an honest gratitude to the beautiful and perfect sea creature that had brought him this increase of revenue; and where there is gratitude in one of Pierre's race there must be loyalty, for have not these qualities their mainsprings in the same sacred principles which make every Frenchman of such preëminent, such superabounding patriotism? Yes.

Other lobsters came and went, but they were only lobsters. They had no personality such as this one, and by and by, as it became a fixed adjunct of his establishment, with its own separate tank and its own separate food and its own splendid care and grooming that Pierre gave it, there crept in with his gratitude and loyalty a trace of positive affection which grew and grew; for once any emotion whatsoever was aroused in the fervid Pierre, that emotion expanded until it reached to Olympian heights. Whether he despaired or whether he exulted, his temperamental attitude was colossal. If he despaired, he stood within the very gate of death and everlasting damnation, with the dark jaws of Hades widening under his feet and the sun blotted out by skies of ink; if he exulted, he was wafted up into highest Heaven, and the pearly gates of Paradise were flung wide to his enchanted vision. So, insensibly and unconsciously, he began to call this most notable lobster, Fanchon.

Fanchon! Ah, what exquisite, what transporting, what soul-exhilarating dreams and ideals clustered around that beatific name. Fanchon! The spoken symbol of all that was magnificently tender, that was gigantically ethereal, that was Titanically spirituelle, and beautiful, and radiant, and splendid, and sublime! Fanchon! That, by the way, was the name of his wife, and with what ecstatic adjectives he alluded to this partner of his joys and sorrows, only those who have heard him dilate upon her many charms and virtues could understand. True, Fanchon the real was lean, and sharp of feature and of tongue, and her hair and her gown were nearly always untidy, and her shoestrings were seldom tied; true, no one was ever permitted to see her, unless they should chance upon her in the early markets, where she went every morning because she could make bargains at which the artistic soul of Pierre recoiled; true, she was older than Pierre by a good—or bad—six years, and jealous, and addicted to overmuch anisette; but, despite all these trifling flaws, Pierre could sit opposite to her, and with his own eyes see her encased, as it were, in the enchanting shell which his most vivid imagination had constructed about her. There were two Fanchons, in fact, the real and the ideal, and in Pierre's mind they were inextricably confused. The Fanchon of his ideals! Ah! No creature so exquisite, so dainty, so comely, so graceful, so lovely, was ever described in the pages of fairy lore or dreamed by the most ardent of poets. She was matchless, transcendent, peerless, unparalleled—oh, beyond all comparison or description!

By this it must be seen how far Pierre's gratitude had led him when, into the shrine of his burning affections, he admitted yet a third Fanchon. Now, had there appeared a guest who could really appreciate to the full the favor, the supreme favor, that Pierre was able to bestow upon him, he could not have that favor. Why, he would as soon broil and serve one of his own children, had Heaven blessed him with such precious gifts.

But the price of all affection is pain. One evening there came into the Café Piquard two youths of the age which has all the wisdom in the world, and they desired lobster. Moreover, they asked to see the lobster, and Pierre, because it had become the custom, brought forth Fanchon. There was a place just back of the second scales where a slight pinch—a pinch, oh, so gentle that it would not wound even the most delicate of sensibilities—would cause Fanchon to lift both claws and wave them gracefully. Pierre pinched and the claws waved.

"Thus," explained the youth who was an habitué of the place, to his friend, a stranger, "is Pierre's famous trained lobster."

The young man was making a joke, but for Pierre there were no jokes in the world. Almost he was insulted. The friend laughed, and, thus encouraged, the young man who was an habitué made another joke.

"This time we will fool Pierre," he went on. "We will make him cook the trained lobster for us," and,

And with His Own Eyes Behold Fanchon Turn Pink and Then Red

before Pierre could divine his vandal intention, with a ruthless hand and the tine of a fork he had scratched an "x" upon the left claw of Fanchon!

Pierre was now completely insulted. He was angry; he was enraged; he was transported with fury! That the young man could throw a mere verbal slight upon the honor of his house was enough, but that he should mark his lobster to be sure that he, Pierre, would not cheat, was insupportable—it was diabolical! He forbade the young man his place. He cast him forth upon the street, he and his friend, and, long after they had gone, he stood breathing his indignation in two languages, dramatically pointing to the door with his right hand, while in his left hand he held the poor, maltreated Fanchon. But alas, his wrath would not repair the damage, and thereafter it became necessary to mark an "x" upon the claw of every lobster that he cooked; and to this, at a later day, it became necessary to add a circle and a zigzag line, for it was inevitable that, the thing once started, there should be other jokers spring up—two more, at least, for all evil things come three times. Pierre had become suspicious now, and he had learned to hold Fanchon so as to guard the dear beast against any further possible mutilation.

But what man can guard against Fate? At last came the evil day of all days. The sun shone brightly that morning, and the street birds, as he stood out upon the pavement at early sunrise, chirped gayly. The sweet, languorous breath of spring from some far-off fragrant field stole down upon him, and all Nature seemed to be full of joyous peace; but Pierre was not deceived. Even as he breathed in that delicious air a chill premonition came to him. It was to be a day of some dire event, though he could not divine what form it might take, and though morning, high midday and the afternoon passed without untoward incidents, still, with that feeling of depression that had settled down upon his heart, Pierre knew!

It was at the late dinner-hour that the accursed stranger walked in, and, worse than all, he was Pierre's own countryman—a large man, a heavy man; a man with round, drooping cheeks and a folded double chin; a man with a little black goatee, and a little black mustache that split widely in the centre and pointed sharply up past either side of his nose.

"I will have a lobster," said the stranger as he seated himself at the best table, the one at the window where Pierre's imported geraniums spread green and blossomed and perfumed the air: geraniums that Pierre watered and trimmed and tended with his own hands.

"I will have a lobster," said the stranger with a little upward wave of both puffy hands and with quite a lordly air—so lordly he was that he might even have been of the house of Orleans. But still Pierre did not like him; for one reason, though the stranger could see, both from the sign and from Pierre himself, that they were compatriots, he spoke only English.

"I will have a lobster!" Like that he said it—with the grand air—dictatorial.

"Very well, Monsieur," said Pierre coldly.

"That is," went on the stranger, "if you can assure me that you have them alive."

"I do not give you my bare word," said Pierre with ineffable dignity. "You shall see him. Nowhere shall you behold a lobster like it. None so alive as the one I shall show you. I am in my own self Pierre Piquard. I own the Café Piquard. I also am the chef. Perhaps Monsieur has heard of the sauce Pierre, of the sauce Fanchon, of the sauce Américaine, of the sauce à la Patrie!"

Somehow Pierre felt himself at antagonism with this countryman of his, but he was also proud as he walked back to the kitchen, proud that he could show such a perfect, such an incomparable lobster as Fanchon to a Frenchman who was particular enough to inquire about it. On a silver tray with a fresh white napkin spread upon it, Pierre brought forth Fanchon. The stranger carefully drew from his pocket a pair of glasses, set them upon his nose, and inspected the shining, dark-green, curved and polished surfaces that lay upon the cloth.

"Behold!" said Pierre. "How much of life and vigor you have in this finest, this most incomparable of all lobsters!" and just back of the second scales he pinched gently—gently enough, you understand, so as not to wound the most tender of sensibilities—and at that delicate touch Fanchon lifted up both claws and waved them bravely.

"Excellent!" exclaimed the stranger, and cast up both palms.

Pierre smiled in exultation.

"Is it not beautiful?" he demanded, shifting nervously from one foot to the other.

"It is magnificent!" agreed the stranger, half-rising from his chair

Almost Pierre's prejudice against this compatriot was overcome. At last he had found one who could appreciate the many perfections of Fanchon the incomparable.

"*Ex*-quisite," he sighed, pinching his thumb and forefinger together to show how fine

"Marvelous! Adorable!" said the big man, rising excitedly to his feet, and the two looked down in profound admiration upon the most perfect specimen of its kind in existence, their eyes sparkling, their hands waving.

"Ah," said Pierre, "Monsieur knows the fine lobster when he sees one."

"It is true," admitted the stranger. "I have seen many lobsters, I have eaten many lobsters, but never have I gazed upon one so perfect in every proportion, never have my eyes rested upon one so splendid, so grand, so sublime!"

He Chewed it Slowly so that He Should Retain the Splendid Taste of Each Morsel Upon His Palate

Both of them were excited by this time, both of them were gesticulating most dramatically over the manifold excellences of this armored creature of the deep; both of them were lost in that profound exaltation which must be aroused in the heart of any artistic soul by the sight of perfection in any line, and as for Pierre, he was fairly trembling with exultant pride. At last his Fanchon was reaping a due meed of appreciation and praise, and, as if thrilled and inspired by all this adulation, Fanchon suddenly set up such a demonstration with all its tentacles and legs and claws as never before. It would be difficult to say which of the three seemed the most earnest in their activity of the extremities.

"How," began Pierre, trembling with artistic eagerness—"How will Monsieur have the lobster? The sauce à la Patrie shall we say, my own most famous sauce that I have invented before I came to this land, that I would have made a proud name upon even had I not create the sauce à la Pierre, the sauce Fanchon or the sauce Américaine? Monsieur shall see, he shall taste, he shall know!"

"I leave it to Monsieur Piquard's most excellent judgment," said the stranger with a bow and a flourish.

"Ah, it is the great honor Monsieur pays me, and he shall have no regret by it," said Pierre with an equal bow and an equal flourish, and he started back to the kitchen.

If ever he had achieved an artistic triumph he would achieve it now, in payment for this magnificent compliment with which he had been crowned. He was half-way back to the kitchen when the commanding voice of his compatriot halted him.

"Wait!" commanded the stranger, again springing lightly to his feet, as only a Frenchman can at two hundred pounds. "Never in my life have I beheld the cooking of a lobster, and, with your gracious consent, I shall observe the cooking of this one."

Impulsively he started back toward the spellbound Pierre. Oh, despair! Oh, despondency! Oh, desperation! Must he behold, himself, with his own eyes, Fanchon, Pierre's Fanchon, thrown alive into the boiling water? This, then, was the black doom that had oppressed him since morning. No! It should not be. By all that goes to make gratitude and loyalty and affection he would prevent this deed, and, animated to sudden action, he rushed back to the kitchen. Alas! The stranger, of even more avoirdupois but fully as nimble of foot, was right at his heels, and together they burst, erupted as it were, upon the startled François in the quiet kitchen, a perfect avalanche of bubbling, seething, exploding Frenchmen.

Pierre, on the way back, had evolved a wild design of substituting another lobster for Fanchon by stealth, but this plan was now overwhelmed. Only diplomacy was left.

"Since Monsieur has left it to me," Pierre suggested, turning with a sudden seraphic smile when they had both reached the centre of the spotless kitchen, "I recall that I have a lobster which will cook up more tenderly in the way I wish to prepare it for Monsieur's delectation."

"No," objected Monsieur, the stranger; "I am quite satisfied—ah, yes, delighted!—with this lobster. This one I will have."

"But my friend will leave the selection to me, I am sure," insisted Pierre gently and still smilingly. "Monsieur has done me the honor to leave it all in my hands, and with the sauce à la Patrie that I wish to prepare—oh, a matter of infinite care, Monsieur!—I would prefer another and a younger one. This lobster is an old lobster. I have had it for a long time. Here now is a fresh, young, tender one that just came in this morning," and from the tank where he kept them Pierre brought forth the only other which would move when pinched.

"But no, Monsieur," insisted the stranger. "This is the creature that is so graceful of contour, so beautiful of coloring, so perfect in every way, and this is the one I shall have."

"Very well, Monsieur," said Pierre, and he turned his back to the stranger, bearing still in his left hand the tray that had Fanchon upon it, and in his right hand the mildly struggling new lobster.

It was but the work of a second to exchange deftly one for the other, and then nonchalantly to toss Fanchon back into the common tank. But alas! the stranger, though he had not seen the exchange, walked over to the tank and looked in, and there he beheld a lobster with the cross and the circle and the zigzag line that he had noted upon the claws of Fanchon.

"Ah—ha-ah!" said he, and he grasped Pierre, who was approaching the pot of boiling water upon the range, roughly by the arm. "Monsieur Piquard desires, I perceive, to save this perfect lobster for some favorite customer of his. I would tell him that there is no one more worthy to have the best he has in his house than the one who stands now before him. I," and he slapped himself resoundingly upon the broad chest, "am of the Bourbonnais! Behold how we of the Bourbonnais reach forth and possess!"

Ready as he was to take most desperate measures to protect Fanchon, Pierre was not quick enough even to anticipate, much less prevent, the awful act which now followed, for the stranger—Pierre's own countryman, mind you, one against whom there should have been no occasion for any bitter grudge to arise—plunged his puffy hand into the tank, clasped Fanchon rudely about the middle, and plunged that peerless creature into the kettle of boiling water which stood upon the range! And there Pierre was compelled to stand aghast, and with his own eyes behold Fanchon turn pink and then red! By the time full comprehension had come to him the stranger, with an arrogant swagger, had walked out of the kitchen and to his place at the table by the windowful of potted geraniums.

When Pierre had come again to a full realization of this sorrowful and miserable world, it flashed into his fertile mind how revenge should come about. The sauce! Ah—ha-ah! Who should know better than he how to make a sauce that should be exquisite in its palatableness, that should be—oh, irresistible! so that a man should be compelled to eat every last drop of it; and that yet—and that yet—— Pierre laughed aloud, but it was an evil laugh—oh, a diabolical laugh—that required much shrugging of shoulders and rubbing of hands, and even a pirouette. He had never spent more care in the preparation of a lobster in his life than he did in the preparation of Fanchon, with his tears splashing upon the poor red carapace. A long, long time, too, he labored at the sauce which was to be the greatest artistic triumph of his life; but it was *not* the sauce à la Patrie, nor yet the sauce Pierre, nor the sauce Fanchon, nor the

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On Pleasant Sunday Mornings Pierre Goes Out to the Beautiful Green Cemetery

Right and Wrong in Welfare Work

Helping Employees to Take Care of Themselves

By JAMES H. COLLINS

ILLUSTRATED BY PAULA HIMMELSBACH

"WELFARE work" is a term heard pretty frequently nowadays in connection with factory forces, railway employees, the men and women in big retail shops and industrial organizations generally.

Some employers have made it remarkably successful. Others have made failures just as remarkable.

Some have tried a thousand dollars' worth of it, and declare they never got so good a return for an equal amount of money. Others have plunged to the extent of a hundred thousand or half a million, and angrily complain that the investment doesn't pay savings-bank interest.

Then there is a party that stands between these extremes, stigmatizing welfare work as charity, paternalism, coddling, and refusing even to investigate it. There is another party that objects to the term in toto, and wants everybody to say "industrial betterment" instead. There are the men and women who manage these industrial betterment affairs for employers; they have a grievance, too: the public insists on calling them "social secretaries," and they don't like *that*.

Altogether the thing seems to be a thoroughly live issue.

It was made in Germany originally, say those who have traced its genealogy. *Wohlfahrts Einrichtungen* is the term in the Fatherland—welfare institutions—and it began in some of the Government-subsidized factories there twenty-five years ago, when lunch-rooms, bath-rooms, clubrooms and other conveniences were installed for employees.

Coming to us by bits and suggestions, American employers have taken it up individually in countless ways, some making it a grand advertisement, others keeping it secret as the grave. Three years ago a party of manufacturers got together in New York for the purpose of organizing this work. They met at ten in the morning, and at five in the evening were still exchanging experiences, and hadn't had time to organize. What they learned from one another was so interesting that later all the "social secretaries" in their employ were sent to a conference, and what *they* contributed in the way of experience was printed in a book. Incidentally, they put the quietus on the abhorred term, adopting such substitutes as "welfare manager" and "welfare director." These safeguard against confusion with the society woman's amanuensis, and are official, and may be used with perfect propriety when one meets such a worker.

The Lesson of One Failure

WELFARE work seems to be simple enough when carried out intelligently, and can be made to pay substantial indirect dividends in an industrial organization.

Failures are even more instructive than successes for what they teach in the way of methods. Sometimes a tiny trifle has upset a large, fine enterprise of this sort. Again, a welfare enterprise that should have succeeded was wrecked before it left the ways, either by its very magnitude or by the intensity of the enthusiasm of the employer who presided at the launching.

Most of His Employees Live in the Town

For example, several years ago a machine-shop in the Middle West grew, and grew, and grew, until it had taken in all the land in a city block except that occupied by a residence that stood on the last remaining corner. Finally, this was also acquired, and the fence torn down, and the yard occupied by the company. Instead of tearing down the house, however, the manager of the company decided to make it the centre of a little welfare experiment.

Machinists are apt to be at once hard-headed, independent and yet as humanly susceptible as boys. There were about four hundred of them in this shop, and the manager knew all by their first names, and kept track of all their babies. It was a personality organization clear through. Manners were often as rough as a raw casting, still there was loyalty, and content, and good feeling, and the manager might have gone considerable lengths in imposing his ideas on his men.

That was just what he wished to avoid, however, and it is because of the care that was taken in this part of his experiment that its failure is important. He didn't want to be paternal, nor philanthropic, and, rather than be misunderstood, he waited a month for the right moment to spring his idea. Then, one noon, he went out into the shop and explained that the company had this house on its hands, and that nobody would rent it, and that the plot it stood on wasn't large enough to justify tearing it down, and that it couldn't be used for offices, and that it had occurred to him that the men might like to use it as a clubhouse. If they did, well and good. They could have it rent free. But it must be understood that the company gave them nothing of any great value, and also that they must form all their own plans and carry on their own management.

The suggestion was taken up quick as wink.

Within a month the men had raised a fund among themselves, paying in several dollars apiece. A manager was elected, and a treasurer, and a committee. They bought furniture, cooking apparatus and dishes, hired a cook, and the first convenience developed was a dining-room. Instead of bringing cold lunches or going home at noon they got warm meals at this club. The mess was figured out with the idea of furnishing all that a hungry machinist could eat at about cost, and soon a very substantial meal was set out daily for something like twelve cents. Results were apparent almost immediately in the company's output. The men were happier and keener after a warm meal than they had been after a cold snack eaten in a greasy shop. Then a reading-room was started, with subscriptions to the leading magazines and technical journals, and, after that, an occasional social gathering was held of an evening and so on for about a year, by which time the manager of the company assumed that his experiment was an assured success.

Then the club went to pieces in a week!

The seed of disaster had been planted in it from the very start, and it was only a tiny seed. But it grew up into a tree that wrecked the enterprise, and only experience, probably, could have prevented this. Popularity did the business. When officers and committee were chosen for this club the places fell quite naturally to the most popular men, to the exclusion of quieter fellows with better heads for affairs. The manager could sing a comic song and play a half-dozen musical instruments. The treasurer was a born mimic, and would caricature you behind your back without the least malice in the world. The committee was made up of precisely the men who could hold such a club together socially and make it one big family. But none of them knew much about arithmetic, bills or running expenses, so there was no real business control. Catastrophe came when it was found that the treasurer had skipped out, leaving some hundreds of dollars in unpaid bills for supplies. He was not at all dishonest, but merely got tangled in his accounts, and then got worried, and then scared. Then he vamoosed.

The manager of the company had to take hold, straighten out the accounts, call a meeting and ask each member of the club to pay his *pro rata* to defray indebtedness, and then wind up the enterprise. It was never reorganized, chiefly because the manager about that time went into business for himself. But he says that, in starting another such club, he would quietly pick among the men some fellow, unable to sing, and not much socially, yet who would have the ability to keep the business end going.

The Men Gladly Used It

Trained welfare workers insist on the democratic element in these enterprises. It might be well to explain here that the professional welfare worker is usually a gentleman not unlike the physical instructor or secretary of a Young Men's Christian Association; or, if a woman, then one with that very definite human quality that would enable her to take five hundred newsies to a picnic, and not have anything broken or stolen, nor keep saying "Now, boys—*boys!*" too often. They really seem to know this welfare game, and what they have learned would often prevent disaster, if an employer talked with one of them before he started—or before he came down with it, one might better say; for, in many instances, it is a real disease, as will be seen, and has to be caught, and incubated, and gone through with, and recovered from.

These professional workers insist on the democratic element, saying that, no matter how well planned or admirably managed a factory lunch-room may be, you should have your house committee elected by employees themselves, to promote interest, and select menus, and make the enterprise mutual. But it doesn't do to throw the hard work of management on employees who have to give their own time to it. And sometimes the wrong candidate gets the office, as happened in a factory where a lunch-room was provided and the six hundred girls permitted to elect a manager from their own ranks.

When Beauty Carried Off the Honors

ONE girl in this factory carried everything before her! Her popularity was almost a hysteria. Every other girl *adored* her! and the wave of enthusiasm that rose at the polls was more characteristic of a revival meeting than an election of somebody to manage the lunch-room.

The welfare woman who subsequently took charge was asked to state, for scientific purposes, what sort of a girl this favorite was, and said she was of the type of magnificent physique, health, complexion and eyes commonly known as a "stunner."

The Stunner had been a sensible person up to that time. But she lost her head over her popularity, and soon the lunch-room was running queerly, and, in the end, the professional welfare woman had to be invited in to reorganize, and the Stunner, poor dear, had to hunt another job.

When one learns how the average employer sets about this kind of thing, it is rather remarkable that there should be any successes at all.

He starts with about the sort of good intention that would make another fine paving-block for Hades.

Perhaps there came a period, several years ago, when the business grew so big that he had to take in some competitors and finance a trust. That led to Wall Street, and an executive office in New York, where he now spends most of his time. One day he goes back to the factory. He has been away long enough to see it as an outsider. His people don't look so clean or so happy as he could wish. Some of them, over there, are eating lunch out of paper bags, sitting on the floor. This won't do! The welfare microbe is in the air. He comes down with the fever.

A strong, willful, two-fisted man, this employer, who succeeded because when he took hold of a practicable idea he never let go until it was fact. Very likely, too, he deals with one idea at a time. This welfare idea rouses all his interest, enthusiasm—absorbs him. By Jove! I'll make it the greatest thing in the country! It rouses a good deal of sentiment also—a lot of finer nature that hasn't had proper play in his ordinary business dealings. So he takes the bit, and jumps the straight fence that runs along the road of business routine, and is off over a beautiful, strange, green, humanitarian country where he is safe enough with an experienced guide or a good map. But he doesn't always get them. He plans betterments bodily, and buys them outright, and installs them, all ready to run. And there they stick, and won't run at all, and he either gives up disgusted with what he fancies is the ingratitude of his employees or else calls in the professional welfare woman to set them going.

In a certain New England factory town stands a clubhouse that cost a round half-million, put up for factory girls who seldom use it. The intention of the employer who built it was to provide a place where his people could go for recreation after working hours, hold meetings, give dances and entertainments, etc. But they leave the factory at night and never come back to this beautiful

building, and the employer jumped to the usual conclusion that ingratitude was at the bottom of this indifference, until a professional welfare worker analyzed the thing for him as he should have analyzed it before building.

That factory is on the outskirts of a city well provided with theatres and other amusements. In a small factory town far from such counter-attractions his clubhouse would have been a genuine benefit. But where it stands it is simply a competitor, and the employer makes a poor showing beside theatrical men who follow amusement-giving as a business. Again, most of his employees live in the town, and to come back after supper would have to take two extra trolley rides at the end of a hard day's work. Had he provided facilities for selling them a warm supper his clubhouse might have been appreciated. Still, it was a misfit betterment institution for that community. He should have given more care to finding out what his people really needed.

Another factory in the East has a great glass-covered recreation-room over its whole top story. There is a waxed floor for dancing and a huge swimming-pool at one end, while at the other are rooms with tables for lunch. It is only three flights from the ground. Yet after it was finished this employer found that his people wouldn't even climb up there to eat their lunches, preferring to sit beside the machines. Few use the bathing facilities, and a dance has never been held there. When this indifference was revealed the employer tried honestly to make the place attractive. First he bought an electric piano and started it going at noon. But few came. Then he bought four hundred pairs of roller skates. But nobody wanted to use them. Then a library was installed, but nobody took books. Then he gave up, disgusted, and said, "I'll pay 'em nothing but their wages after this."

Employer Usually the Cause of Failure

A PROFESSIONAL welfare director who looked into this failure reported that the employees were about as unlikely a crowd as she had ever investigated, being new immigrants from the stolidest East European stock. They had never seen such conveniences. Only their second generation could be expected to respond. She advised that two physicians prescribe for them at the factory and visit them in their homes, and this has reduced the percentage of absentees. But the whole experiment seems to be a genuine, permanent failure.

Luckily, this is an extreme case. Nine times in ten, where an employer sours after a period of effort to better the surroundings of his people, the fault can be traced to his own door.

A large forging-shop installed washrooms and lockers on the second floor, but employees did not use the former. Instead, they washed downstairs, using a soapy drilling compound for soap, and wiping on waste. The employer decided, in disgust, that he would tear out the new conveniences. But a professional welfare worker investigated matters and soon had every one using them. In the first place, there was no hot-water supply. In the second place, there was no soap. In the third place, there were no towels, and men at greasy, dirty work cannot provide their own towels — their wives cannot wash them, and they will not pay for laundry work. When the washroom was supplied with these accessories, therefore, the men gladly used it.

After an employer has invested several thousand dollars in toilet conveniences he usually says, "Now, the men must take care of them." Experience has shown, however, that an attendant must be furnished, because employees have no time in which to look after this detail, and it is nobody's business in particular. How this works out was demonstrated at heavy cost by the Rapid Transit Commissioners in planning the New York subway. Struck by the public conveniences of London in their investigations abroad, they installed magnificent toilet-rooms at each station. But no attendants were provided, and in three months the fine fixtures in these rooms had been carried away bodily by thieves. Sometimes an employer directs foremen in each department to maintain such conveniences. But this plan seldom works well, because each foreman is trying to run his department at minimum cost, and begrudges that expense.

And Have Breakfast at Any Time Without Restraint

Some time ago there was a strike in one department of a large factory that has been widely commended for its activity in welfare work.

"That settles it," declared the president to his welfare director. "To-morrow the plumbers tear out our bathrooms, and no more food will be served in the lunch-rooms. After what I've done ——"

"The whole trouble is one of wages," protested the director. "Your foremen have repeatedly cut the piecework rates as the men have increased the output. They are doing twice as much work to-day as three years ago, but getting no more money. Make your piecework rates stable and keep your agreements. Leave the welfare department alone."

"Social secretary" has a dilettante and a theoretical sound.

A Strong, Willful, Two-Fisted Man, This Employer

An employer who imagines that the professional welfare director is an academic person, however, might be astonished to learn how some of these workers dovetail their departments into the hard business grind of a big industrial plant. Some of them have taken courses in engineering or other technical subjects, or are physicians, trained nurses, graduates in sanitary and domestic science. Their first step, usually, is to study the business situation — the product, and how it is made, the various superintendents and foremen, with their pet antipathies toward one another, the race prejudices existing among employees, etc.

Welfare work as they view it means nothing in the world but strengthening the working organization, removing friction, improving efficiency. What doesn't actually improve the condition of employees and make them better workers is out of their plans, because it doesn't pay, and what won't pay isn't welfare work, but charity, and, therefore, as little desired by employees as employers.

In one factory, for example, where some of the departments were working overtime steadily every night, and complaints were rising, the welfare director worked out a complete schedule of the dealings of each department with all the others, showing that some of them were throwing burdens on departments that they should have carried themselves. When her suggestions were adopted all went back to normal time, and just as much of the product was turned out as before, at an elimination of the overtime charges.

Some employers have difficulty in getting a good class of women operatives because their plants have a low moral tone. The welfare woman introduces several simple improvements that make these reputable places to work in. Sometimes it is a matron. Again, the stopping and starting schedule will be arranged so that women come and go five minutes after the men.

The Food Factor an Important One

WHAT may be done with well-cooked food is often astounding. Many years ago an English company, with factories both in France and England, induced their French operatives to eat as much meat as their English workpeople, with the result that the former soon brought their output nearly up to that of the British operatives. The trained welfare director knows not only how to tone up a factory force by nourishing diet, but also accomplishes notable things by serving food at specified times and in different ways.

In some factories, employing chiefly women, it is now customary to have warm food ready as soon as employees begin work in the morning, and they are permitted to go and have breakfast at any time during the morning without restraint. Far from interfering with routine, this increases production. For most factory workers rise late, and hurry through breakfast at home, if they have any at all. A cold snack is brought to the factory and eaten while tending a machine, so that the employer either pays for time consumed in a surreptitious meal or gets only the output of a hungry, faint operative. A civilized breakfast, therefore, eaten in comfort, pays solid returns.

One of the large machinery companies has regular lunch-counters right in every one of its shops, and men are free to go and eat at any time of day. The plan was started with a single experimental lunch-counter maintained thus, and it paid so well in better output that it was extended to cover the whole works. Lunch-rooms and dining-rooms in this country are usually run on a self-supporting basis, so far as food and cooking are concerned, but the company stands the cost of service. As a rule, these eating-places are on a strictly commercial basis. Employees are patrons. The employer announces in a circular that he is now prepared to serve with neatness and dispatch, thanking them in advance for their valued patronage, etc., etc. If service or food is not good, or prices are too high, the place will be neglected. Some of these factory commissaries serve three meals a day, thus enabling their unmarried employees to escape the stewed prune and attenuated drumstick of the boarding-house.

How an Iron Company Cares for Its People

THE finest hospital in America, in the opinion of Doctor Lorenz, the famous Vienna specialist, is that of a steel and iron company, and it handles sixty-five thousand cases yearly. The welfare superintendent of this company is a physician, and has under his care seventeen thousand employees, scattered over four States. With their families they make up a community of eighty thousand persons, of thirty-two nationalities, speaking twenty-seven languages and numerous dialects. Seventy teachers under his direction take employees' children into company kindergartens, turning them over to the public schools at the proper time.

Welfare work is endlessly varied in character. No two employers can install the same features. Every enterprise must be cut to fit the practical conditions of the business, or the result is almost invariably failure.

Sentimentality on the part of employees is as dangerous as sentiment on the part of the employer himself. Indeed, a successful enterprise of this sort often starts off under suspicion of employees, who suspect that the company is "up to some new dodge." In such circumstances the affair is launched slowly, a prime point in its favor. Great harm has been done by some of the concerns who have made an advertisement out of their welfare enterprises, for such exploitation has set many employers against the whole idea, and kept them from experiments or investigation on their own account.

As a contrast to these injudicious "boomers," however, there are many large companies in the country, with welfare features as notable, who not only avoid public reference to them, but take the utmost precautions to keep them out of sight and free from all the conventional terms and tags applied to the welfare movement. In the proceedings of conferences of welfare workers, for example, some of the reports are printed as the opinions of Miss So-and-So or Doctor Blank, "welfare superintendent in a large manufacturing community." The soundest advertising purpose such work can serve is, not to sell goods, but to attract the best employees.

Commonly Known as a "Stunner"

The proper spirit and the right way to go to work is illustrated in the methods taken by a Brooklyn manufacturer. He had a large room in the factory which he wanted to give his employees for a clubroom. But he wouldn't even call it a clubroom. It was kept nameless—designated by the mathematical x. He wouldn't even offer it to them openly, or suggest that they might establish a club there, but insidiously spread a rumor that this x room appeared to be vacant, until some of the men became interested enough to go and see that it *was* empty, sure enough. Then they came and asked him if they might use it. The Old Man took time to "think it over"—and he really *did* think it over—not to decide whether he would let them have the room, but to judge whether they really wanted it.

Finally he announced that they could have this x room, but it must be understood that they were to keep it clean and up to the standard of the rest of the factory, and the men promised, and then asked the Old Man to suggest how it ought to be furnished. The Old Man said he didn't know—he might be able to furnish it for his own use, but now it was theirs, and they would have to plan it accordingly. When they decided what they wanted he would put it in for them.

That factory is a forging-shop. The first request that took definite form was for a piano! It was no sooner made than a piano appeared in the room. Then other conveniences followed, as the men decided upon them, until, finally, the place became a complete, comfortable, congenial club, lounging and reading room, managed by the men for themselves.

But to this day it is not called a clubroom, or by any other name. It is still designated with the mathematical x. This x room was set going more than five years ago. But from the beginning to the present no officer of that company, nor the Old Man himself, has ever set foot in it except by invitation of the men. For it is theirs.

THE SIMPLE CASE OF SUSAN

"Is New York Absolutely Intolerable to You?"

By Jacques Futrelle

AUTHOR OF THE CHASE OF THE GOLDEN PLATE

ILLUSTRATED BY CLARENCE F. UNDERWOOD

XI

ON WEDNESDAY afternoon Mr. Wilbur took the plunge. He dropped in at Mr. Stanwood's office downtown, and in a few chaste, unemotional words, asked permission to pay his attentions to Miss Stanwood. He was quite calm and plain spoken and frank about it. He pointed out that he loved her more than all the world, et cetera, et cetera; that his regard for her had come upon him entirely unawares, and that his life's happiness would not be complete without her, et cetera, et cetera.

Mr. Stanwood didn't seem to be surprised. It was an old story to him. He swung around in his swivel chair and faced Mr. Wilbur, and thoughtfully looked him over. Mr. Wilbur submitted to the scrutiny gracefully, duly conscious that no eye, however discriminating, could detect a flaw in him. As a matter of fact, Mr. Stanwood rather liked Mr. Wilbur. He had known him for several years, and in all his wide acquaintance he didn't recall one individual whose coat set so well in the back. He would be a distinct addition to any family, would Mr. Wilbur.

"You haven't said anything to Marjorie about your — your regard for her, I assume?" Mr. Stanwood inquired at last.

"Nothing, of course," said Mr. Wilbur. "I didn't care to offer myself in a quarter where I might be objectionable."

"Quite right," commented Mr. Stanwood. "Lack of consideration for their elders is one of the besetting evils of the younger generation." There was a pause. "Have you any reason to believe that my daughter cares for you?" he asked at last.

Mr. Wilbur considered the matter thoughtfully in detail.

"I have dared to hope that I was not distasteful to her," he remarked at last. "My regard for her is such that I—I hope I can make her care for me."

"You know this thing of arbitrarily taking a young girl's happiness in hand is, I believe, a mistake in a great many cases," Mr. Stanwood observed didactically. "Don't you personally think it better to ascertain her wishes and desires before undertaking to guide them toward any one object?"

"Yes, of course," Mr. Wilbur agreed. "I'm asking for permission to pay my attentions to your daughter. If I find I am not acceptable to her, except as a friend, I shall withdraw, of course."

A faint, luminous twinkle was in Mr. Stanwood's eyes.

"And if I say you may," he said, after a moment, "I assume you are prepared to fight your own way with her? I am not to be called upon as arbiter. I shall neither employ coercion nor do anything to injure your chances. Personally, you are acceptable to me. I'll say that. She has the last choice, of course."

Mr. Wilbur arose, and in a burst of enthusiasm shook hands with Mr. Stanwood. There was a faint quaver of emotion in his voice when he spoke.

"Thank you, Mr. Stanwood," he said with an effort. "It's an honor that I scarcely dared to hope for."

Mr. Stanwood waved his gratitude aside.

"Don't thank me," he remarked. "You know you've got to settle with her yet. And now, Dan, how are you fixed financially? One must always have an eye on these things when one's own daughter is involved."

Mr. Wilbur told him candidly, went into the possibilities of revamping the old family house in Eighty-first Street, and mentioned the chance of getting the Belknap cottage at Newport. Mr. Stanwood listened silently.

"Of course, all that's of no consequence," he said at the end. "Understand, Dan, that it's my daughter's happiness that is to be always considered." He was silent a little while. "And mere money isn't happiness, Dan," he said at last slowly. "No man knows that better than I do." He shook off a sudden mood and came back to business again. "Dan, if you were left absolutely penniless could you earn a living for your wife?" he asked. "After all, that is the main point."

"Really, Mr. Stanwood, the matter had never occurred to me in just that light before," Mr. Wilbur confessed falteringly. "I dare say I could, although there seems not even a remote possibility that I would ever have to do so."

"How could you, for instance?"

"Well—er—er—I should say I'd choose Wall Street."

"It takes money to start there," said Mr. Stanwood.

"Of course—I hadn't thought of that," Mr. Wilbur mused. "Well, there's a great deal to be made with a racing string, say?" he went on hopefully.

Mr. Stanwood shook his head.

"More money to start," he said.

"Or—or ——" and Mr. Wilbur was desperate. "I tell you," he burst out suddenly, "I could write a—a—book, say. I've been everywhere and done everything and seen everything, and they tell me some of those author chaps turn quite a penny at writing books."

Mr. Stanwood arose. It was a signal that the interview was at an end.

"Talk it over with Marjorie," he suggested kindly. "As I say, you're agreeable to me personally, but I shall use no influence either for or against. You understand?"

And while this was happening Lieutenant Faulkner was holding Marjorie Stanwood's hand and telling her that her heart-line showed that she would marry only once, that she would love her husband devotedly—almost as much as he loved her—and that she would live to a ripe old age in perfect happiness.

XII

CRABBED, crusty science tells us, encyclopædically, that electricity is our most potent force; wherefore it would appear that science is a musty, driveling, moth-eaten old dumbhead who never sat opposite a pair of brown eyes seeking potency. Electricity merely moves machinery, bridges illimitable space and cures sciatica; while the power that lies in a woman's eyes makes the merry old world go round. It overturns empires, mocks at monarchs, bedevils diplomacy and otherwise snarls things up through sheer lightness of heart. This is its amusement.

All the powers of earth lie in the eyes of woman. It's a science in itself, inexact if you please, and unfettered by known rules. But some day some chap will come along and make a serious study of it, and then, after five, or ten, or fifteen thousand years he will be competent to write a brief preface apologizing for scant information and general inaccuracies. All this power is there—particularly in brown eyes. They flicker and fleer, and promise and provoke, and flash and flame, and smoulder and smother. Blue eyes are only brilliant, gray eyes are only gracious, black eyes are only bewitching, but brown eyes! Brown eyes are dangerous, if you please—yes, that's the word—dangerous!

It may be that that was the quality in Marjorie Stanwood's eyes which appealed to Lieutenant Faulkner. Danger! There is some popular tradition to the effect that the soldier delights in danger, and Lieutenant Faulkner was a soldier. All of which leads to the general conclusion that that fortune-telling episode may fairly be classed as an auspicious occasion. Holding a lady's hand for thirty-five minutes, and unfolding the unknown, with only an occasional hint of the obvious, is an achievement, for young hearts beat fast and ruddy blood leaps ea[illegible] Dan Wilbur would have considered it an impertinence; so would Marjorie Stanwood if Dan Wilbur had tried it.

Accustomed to material dangers, and unawed by the intangible, Lieutenant Faulkner romped on the edge of the abyss and was smiling daringly into the brown eyes when, finally, Marjorie withdrew her hand.

"Yes, a long life and lots of happiness," he assured her glibly. "You'll never marry but once, and your husband'll be just crazy about you. He'll be a good fellow, your husband. I might even conjecture as to his—to his profession, if you are interested?"

Marjorie bit her red lips until they were redder than ever. And red lips, be it known, are just as dangerous as brown eyes—perhaps more so.

"Naturally, I *am* interested," she said with a slight smile.

Lieutenant Faulkner drew a long breath, and ceased smiling.

"You'll marry a—a——" and he paused. "I think you'd better let me examine your hand again." He reached for it.

Marjorie primly placed both hands behind her back.

"No," she said. "You've seen enough."

"But I can—I can do so much better when I'm looking at it," protested the Lieutenant.

"I dare say," remarked Marjorie, but she didn't move her hands.

"Well," and the Lieutenant thoughtfully stroked his chin. "I think, if I remember the lines of your hand well enough, I think, perhaps, you'll marry a—a—so—so—solemn-looking chap with chin whiskers," he concluded desperately. "Really, you'd better let me look again," he blurted.

Marjorie shook her head and laughed outrageously for an instant—just an instant—while the red blood tingled in Lieutenant Faulkner's face. For the first time in his life he knew he was a coward—a quitter. He grinned sheepishly to cover his shame and went over to inspect some orchids on the table. Finally he thrust an inquisitive nose into the brilliant, vapid blossoms, while Marjorie, with pensive eyes, critically examined the palm of her left hand. Neither had anything to say for a long time, and then:

"Who taught you to tell fortunes?" she asked.

"A Spanish woman in the Philippines," he replied absently, without looking around. "She lived in a little 'dobe hut on the outskirts of Cavite, a couple of miles from our camp."

"Young and pretty, I dare say?" she taunted.

"No, old, old, a regular old witch, who looked as if she might have kept a stable of broomsticks," returned the Lieutenant. He was still staring at the orchids. "She had a dog named Alfonso XIII, so naturally all the Americans liked her; and she could *almost* cook a chicken *à la* Maryland," he added irrelevantly. "She was a bully old sport."

A faint suggestion of a smile curled the corners of Marjorie's red mouth. She was quite certain that no other man of her acquaintance would have stated the case just that way.

"And, of course, she told your fortune?" she inquired.

"Yes, lots of times," the Lieutenant confessed. And he turned to face her with a singular gravity in his eyes. "And every time she married me off to a different princess of Europe. You know she thought the United States was just south of Switzerland, a sort of high C in the European Concert." He was leaning against the table, watching her smile. "I like the Philippines," he added suddenly. "I've been thinking some of going back there—pretty soon?"

It was a question. The Lieutenant was staring into brown eyes which met his unwaveringly; there came not one change in the curve of the scarlet lips; there was only the idlest interest in her manner. The Lieutenant's eyes narrowed a little.

"She doesn't seem to have been very accurate in telling your fortune," Marjorie remarked carelessly. "At least, I dare say, you haven't married your princess yet?"

"Well, no," he confessed.

"And if she taught you, then *your* system can't be very good?"

"No, I suppose not," slowly.

Marjorie smoothed her skirt with one slender hand.

"I'm awfully glad," she said at last, with a little sigh.

Lieutenant Faulkner took one impulsive step forward. "Why?" he demanded eagerly—"Why?"

"I hate to think that I should ever have to marry a solemn-looking chap with chin whiskers," replied Marjorie demurely. Then she laughed.

Lieutenant Faulkner didn't smile—the thing was past the smiling stage now—only stood looking at her with hands tightly clenched and infinite adoration in his eyes.

"I didn't dare say what I wanted to," he remarked steadily. "You know what I meant?" And he took *another* impulsive step forward. "It was ——"

"Tell me something about the Philippines," interrupted Marjorie in a cooling, placid little voice. "I've never been there. Why do you want to go back?"

It was as good as a shower bath. The Lieutenant stood tensely for an instant, then the fingers loosened their grip on his palms, and the declaration in his eyes was temporarily withdrawn. He sat down. He might just as well begin right now to educate her up to the army!

"Have you ever been to West Point?" he inquired.

"No."

"Or a garrison? Governor's Island?"

"No."

"It would be hard, then, for me to make you see just why I like the Philippines," he went on. "I think, perhaps, the real reason is that it's always possible for an enterprising young man," and he bowed modestly, "to get action out there—to start something. That appeals to me, and incidentally offers opportunities for advancement. Here in New York I'm idle; everybody's idle, and that isn't a man's work, you know." He was silent a moment. "If I had to stay here much longer I'd be wearing my handkerchief in my cuff."

Marjorie smiled slightly

"Are you on furlough, then? A leave of absence? What would you call it?"

"No, not that—worse," replied the Lieutenant hopelessly. "I'm attached to an advisory engineering board with nothing to do. It gets on my nerves. I'm positively oppressed by the desire to do something. The other night I chartered an automobile and skittered all over the landscape trying to make myself believe that something was happening." He paused and regarded Marjorie's profile gravely. "At West Point, you know, they only play at being soldiers, but you like it—the rigid discipline, and the grim way they do it; in a garrison there *are* soldiers, and you like them because they're the chaps we all depend upon even if they do seem to be idle; but in the Philippines there's always work and lots of it, and it's worth while. Think of it! A handful of our men out there are holding uncounted millions of natives in the straight and narrow way with their noses up to the tie-line, and they're busy every minute. If we ever give up the Philippines I'm going to resign from the army; there won't be anything left to do."

Now it just happened that Marjorie Stanwood didn't know another man in all the wide, wide world who worked for his living. Even papa only sat at a littered desk and told other men what to do, curtly, she thought. Of course, *somebody* had to dig the ditches, and mend the plumbing, and sweep up the leaves in Central Park. And here was a young man who worked! The novelty of it was simply dazzling! And further, he *liked* to work!

"It must be wonderful—the sense of responsibility, the work to be done," said Marjorie thoughtfully, dreamily.

"It is wonderful," the Lieutenant agreed. "And it's not like anything you ever saw. A well-dressed woman walking along the principal street smoking an eight-inch cigar is liable to knock you a twister if you are not used to it; and they grow *flowers* out there—not odorless things like those," and he indicated the orchids. (He knew Dan Wilbur sent them.) "And sunsets? A sunset on Manila Bay is worth going around the world to see."

"I see—I can imagine," remarked Marjorie after a while, dreamily. "And you are going back. When?"

Lieutenant Faulkner had been dreaming a little. Something in the tone of her voice brought him back to earth, and he regarded her thoughtfully.

"I don't know," he said. "I asked for my transfer a month ago. I'll get it, I know. It may come at any time. It means at least two years there."

Marjorie arose and rearranged the orchids in the vase.

"Is New York absolutely intolerable to you?"

"It was getting so when I asked for the transfer," replied the Lieutenant. "But in the last few days things have changed somewhat, and I'm—I'm not certain now that I want to go."

"Why?" It was a thin, far-away little voice.

Lieutenant Faulkner arose and went to her. She glanced up at him shyly, then her eyes dropped to the orchids again.

"Shall I really tell you?" he asked.

One white hand fluttered, and he reached for it eagerly

"You *told* my fortune once, and I didn't—didn't like it very much," she said defensively, and withdrew the hand.

"Shall I *really* tell you?" he demanded again.

"No, *don't* tell me—*now*," she answered pleadingly And she moved away a little.

"You know, don't you?"

"Yes, I know," faintly.

"And you?"

"It isn't *absolutely necessary* that you should go, is it?"

And just then Marjorie's maiden aunt, Miss Elvira Stanwood, entered the room.

XIII

LIEUTENANT FAULKNER never really hesitated but twice in his life—once on his first day in battle when he was introduced to the venomous svutt of a bullet which he knew was intended for him despite the fact that it was fired by an utter stranger, a man who could not possibly cherish any personal animosity against him; and again on that occasion when he laid his hand on the knob of the door leading into Mr. Stanwood's study. In each instance he advanced. He found the white-haired millionaire sitting at a huge rosewood desk. They had never met

"Mr. Stanwood, I believe?" inquired the Lieutenant.

"Yes."

"I am Lieutenant Faulkner."

Mr. Stanwood glanced at the card.

"Lieut. Robert E. Lee Faulkner," he read. "Sit down."

Lieutenant Faulkner sat down. Mr. Stanwood turned and favored him with one comprehensive look.

"Of Virginia," Lieutenant Faulkner added. "Thirty years old, only son of General Putnam Faulkner, of the late Confederate States, a fighting man who, at least on one occasion, took the Federal forces over the high jumps, grandson of two Governors of Virginia in the days when public office was a patriotic obligation and not a commercial transaction; and direct descendant of Amenedab and Charity Faulkner, who landed at Jamestown about 1607 and were, respectively, best man and matron-of-honor at the Pocahontas-John Rolfe nuptials."

Mr. Stanwood listened to this businesslike statement with interest born of utter curiosity.

"Amenedab Faulkner, I may add, bore arms by warrant of the British Crown," Lieutenant Faulkner went on. "He was a great-grandson of a third son of a sword-maker of Birmingham who was knighted by the Crown in recognition of a very superior weapon he produced. I am the sole male survivor of the line, graduate of West Point, saw three years' active service in the Philippines with General Underwood, and Congress was kind enough to vote me a medal for services rendered. I have a mother and sister who live on a farm near Petersburg, Virginia."

Mr. Stanwood drew a long breath.

"It's interesting enough," he commented. "May I inquire the purpose of it all?"

Lieutenant Faulkner flowed steadily on.

"I am at present attached to an advisory engineering board here in New York, a sort of reward for long service in the field. So far as I am aware no member of my family has ever done a dishonorable thing, none was ever in jail, and none ever had enough money to keep him awake nights. I am a member of the Army and Navy Club, and in the course of another couple of years I believe I shall be made a Captain. For information as to my past performances I refer you to the Congress of the United States; as to my personal integrity I refer you to the Secretary of War, or, nearer home, to General Underwood, also a member of the Army and Navy Club. I believe that covers the case."

He paused as if that were all. Mr. Stanwood was scrutinizing him carefully.

"What is the purpose of all this?" he asked again.

Lieutenant Faulkner drew a long breath.

"I have the honor to ask your daughter's hand in marriage," he explained steadily. "You didn't know me I have introduced myself."

"Oh!" and the millionaire settled back in his chair with an expression which indicated faint amusement in his eyes. "Oh!" he said again. Had it not been that he was a little startled he probably would have laughed. Certainly he had never been approached in just this businesslike manner before, and he fell to wondering what effect such a cyclonic young man must have had on Marjorie. And as he wondered a frown appeared on his brow

"You take me unawares," he said after a moment, defensively. "Of course, you know my daughter?"

"Very well, indeed," the Lieutenant boasted.

"And it so happens that I was not aware of your existence," said Mr. Stanwood. "I never even heard of you."

"I am only thirty," the Lieutenant apologized.

There was something in his tone which caused Mr. Stanwood to pause deliberately and look him over again.

"How long have you known my daughter?" he asked.

Lieutenant Faulkner blushed.

"Nearly a week," he said.

"Nearly a ——!" The millionaire arose, amazed. He stared coldly down upon his caller for an instant with menacing eyes. "You haven't dared to intimate to her anything of—of affection, in so short a time?"

"I never intimate things," returned the Lieutenant. "I told her I loved her, if that's what you mean?"

The jaws of the financial giant snapped viciously.

"And she, sir?" he thundered. "What did she say?"

"She said—er—I made her admit that she loved me," the Lieutenant went on. "She told me, though, I was precipitate—headlong, I believe she said—but I explained that it would never happen again and she forgave even that."

"Headlong!" raved Mr. Stanwood. "I should say it was headlong!"

He stamped up and down his study violently. It was the first time in his life he had ever allowed himself to be surprised into anger. Lieutenant Faulkner was as placid as a summer sea; there was only a little steely glint in his eyes.

"Why, confound it, sir, it's unspeakable!" Mr. Stanwood bellowed in a rage. "You—you young ——"

(Continued on Page 22)

He was Mooning Over that Scene Where John Drew Came Right Out and Told the Girl He Loved Her

The Gray-Bearded Old Medicine-Man Made a Cursory Examination

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Refinements in Battleship Design

HAVING followed in detail and with much interest the course of our great battle fleet from Virginia to Lower California, and read the announcements of its further proceeding, including the jovial visit to Japan, we begin mightily to suspect that, in the heated controversy respecting naval construction, both sides were hopelessly wrong.

We begin to imagine that the future naval architect will pay little attention to whether the armor belt is above or below the water line, but will be very particular to have the passenger elevators, which lift distinguished visitors to the main deck, tasteful in design and commodious in arrangement. He will give less thought to the ammunition hoists than to the dumb-waiters. The twelve-inch shells may be lugged up by hand, but if any accident happens to the cunning device by which five-o'clock tea is siphoned to the bridge, the constructor will come in for a wigging. The elevation of the guns may be worked out by a subaltern, but the best man in the bureau will see that the orchestra stand is properly placed. In order to give room for the square dances it will doubtless be found expedient to put all the armament in the hold.

Also, we know we shall like the new battleship better.

That Rescue of Miss Lucy Columbia

ACCORDING to Congressman Fowler and others, on October 24 last, the dragon Panic had Miss Lucy Columbia treed and was already licking his chops in horrible anticipation when St. George Morgan and Siegfried Stillman galloped in l. u. e. and slew the foul beast—not an instant too soon.

It is a pretty piece, and it derives a touch of pathos from the circumstance that the rescued heroine rather failed to appreciate the immense value to herself of the heroes' timely and intrepid intervention. But now comes Senator LaFollette and says it isn't so at all; that, in fact, St. George and Siegfried owned that dragon and had sicked him on the heroine with the most selfish and malevolent intentions. Indeed, the Senator strongly intimates that the naughty fellows took advantage of Lucy's distraction to appropriate her candy and coral necklace.

Either version has considerable dramatic merit and would act well, we think, if properly staged.

Judged as an attempt at a historical statement, the principal objection to either is that it is not true. Messrs. Morgan and Stillman certainly did not make the panic; certainly did not stop it, for neither act was within their power. Senator LaFollette errs also in referring to "fewer than a hundred" individuals as "controlling the industrial life of the nation."

We never did like that pasteboard stage figure, the Captain of Industry. The absurd magnification of a handful of more or less opulent New Yorkers—whose actual impotence was never more clearly demonstrated than by the financial events of last fall—always tended, in so far as anybody took it seriously, to wrong thinking

We especially regret to see Senator LaFollette—in whose good intentions we have the greatest faith—revivifying and perpetuating the threadbare old fake that it lies within the power of a few Wall-Street characters to shower the nation with weal or with woe. The characters referred to are a bit larger than some other potatoes, but they are just potatoes like the rest of us.

Another Tariff Mystery

IN MASSACHUSETTS the idea of tariff reform evokes enthusiasm. In Iowa it is coolly and doubtfully received.

A little over one per cent. of the manufacturing of the United States is done in Iowa. Massachusetts' manufactured product is seven times as great as Iowa's; she has ten times as many wage-earners industrially employed; her factory pay-roll is two hundred and thirty-two million dollars a year against twenty-three million dollars for Iowa. And, of Iowa's manufactures, by far the most extensive are those which get no possible benefit from protection. First in importance stand slaughtering and meat-packing, which account for nearly one-fifth the State's total manufactured outturn. Dairy products, flour and grist mills and food preparations account for another fifth. The fourth manufacturing industry in the State is printing and publishing. There is not a single protected industry in Iowa that produces ten million dollars a year—or, say, a third as much as the oats crop.

Iowa's chief wealth is agricultural. Excluding the manufactures of farm products—meat, flour, cheese—her total manufactures produce much less wealth than her corn crop alone; and her capital invested in manufacturing, even including slaughtering, dairies, flour mills, etc., is less than one-third her capital invested in farm animals.

From protection, her agriculture, of course, derives absolutely no direct benefit. The price of her crops is fixed in free European competition with the like products from Argentina, India and Russia. In so far as our protective system stimulates Germany to pass restrictive laws against American meat imports, that grand old system obviously injures Iowa's agriculture.

The only intelligent theory, then, upon which Iowa can support high protection is that it enables manufacturing Massachusetts to consume more of her wheat, corn and pork. But Massachusetts herself entertains grave doubts about that theory.

Going Home in the City

IN SOME big American towns the local transportation service is better than in others, but in none is it very good. Morning and evening the cars are crowded, and the opinion of the management, that it must ever lie with the people themselves to remedy this condition by abstaining from travel at those hours, seems to us very like the appeal to go on a vegetable diet in order to punish the beef trust.

A transportation system that is first-rate when you do not wish to use it, and bad when you do wish to use it, certainly falls farther short of ideal perfection than most managerial apologists will allow.

The overcrowding between five and six is alleged to be chargeable mostly to conscienceless women shoppers who will not go home before five, although they could obviously just as well do so if only they would start a little earlier. As the women shoppers will certainly persist, at their pleasure, in refusing to go home before five, the only practicable solution is the introduction of Jim Crow cars—refined, of course, even sublimated—to which shall be relegated every female passenger in the evening rush hour who cannot present a certificate that she is not a shopper.

This would enable the traction people to give their undivided attention to remedying the morning rush, when the cars are quite as badly crowded, although there are no women shoppers.

We do not think it is the duty of the public to be patient, or to take account of the difficulties of the company, whatever they may be. The company in every case eagerly undertook the job with its eyes open. If it isn't delivering the goods it promised it has no right to expect patience. Hanging to a strap is not a favorable position in which to cultivate that virtue.

A Hint for Mr. Harriman

WHEN that agglomeration known as the Richmond Terminal System was reorganized a dozen years ago, the Central of Georgia Railway—a comparatively small affair, some two thousand miles in length—was laid aside for future consideration. Nobody in particular owned it. Various investors had contributed the capital to build and equip it, and held bonds of many kinds aggregating fifty-odd million dollars, but the capital stock, carrying power of control, was left to the reorganization committee.

This stock, it now appears, Mr. Harriman took over last summer, giving his I O U for a small amount, which was really in the nature of a coat-check or pawn-ticket, certifying that the property was in his possession. It is not an especially flourishing property. The last annual report shows a balance at credit of profit and loss account of $32.95. But we hope it will prosper under Mr. Harriman's administrative genius. Retrenchment is the word just now. Searching the Central of Georgia's expense account for the last fiscal year we find that "injuries to persons" cost no less than $231,092, and "clearing wrecks" $44,040, while stock killed and loss and damage to property bring the total waste in this kind up to $493,956, or considerably more than the net earnings above fixed charges

The Southern Railway—the larger heir of the Richmond Terminal mess—spent $604,376 last year for "injuries to persons," and $810,475 the year before. Clearing wrecks and loss and damage to property account, with personal injuries, for a total waste last year of $2,406,720—which, if it could have been saved, would have more than doubled the amount available for dividends.

Is there not, perhaps, some chance for retrenchment here? We earnestly commend the possibility to Mr. Harriman's attention

The Gentleman with a Shield

OF COURSE you have noticed, just as we have, what a nice fellow the metropolitan policeman is.

In New York, Chicago or some other large city you have asked him which car to take, or the time of day, or why the parade was so late, or whether the elephant has gone into winter-quarters. If a resident, you have consulted him about the delinquency of the garbage man, or the obstreperous behavior of the boys in the next block, or the poor quality of the gas. If aged, or infirm, or a female encumbered with parcels, you have appealed to his gallantry.

Always, or almost always, he has met you not only with good nature, but with a protective and overflowing benevolence. He advised you what to do about the leaky water-main as though he were your good old Uncle Jasper telling you when to plant dahlias.

Only yesterday we saw this metropolitan policeman bending over an injured youth, and a sculptor might have used him as a model for Philanthropy. Also we have seen him, once or twice, doing his humble but energetic best to beat the brains out of a creature as essentially helpless and harmless.

Cowardice on the police force is practically unknown. These patrolmen, not overpaid or overlauded, and who are in the main admirable when you can get them on an individual ground, often risk their lives under circumstances that make the charge of the light brigade look cheap Why is it that from a body of men who are separately, in the main, such nice fellows proceeds one of the greatest social menaces that a large city has to deal with?

The Supreme Court of Missouri, we believe, has decided that when a citizen of that State elects to loaf upon a street corner in a peaceful and unobstructive manner he is exercising an inalienable, constitutional right. But we should not advise any Missourian to stand upon that decision if the crossings policeman invited him to move on. His head would not mend any quicker because he was constitutionally right and the policeman was constitutionally wrong

To serve the law lawfully is an art which the metropolitan policeman, in his collective and organized capacity, has not yet learned

How's This for Imperial?

SOMETHING of size and moment is doing about now. Several American citizens are busily engaged in turning over one hundred and fifty thousand square miles of soil in which they will presently plant corn—just corn.

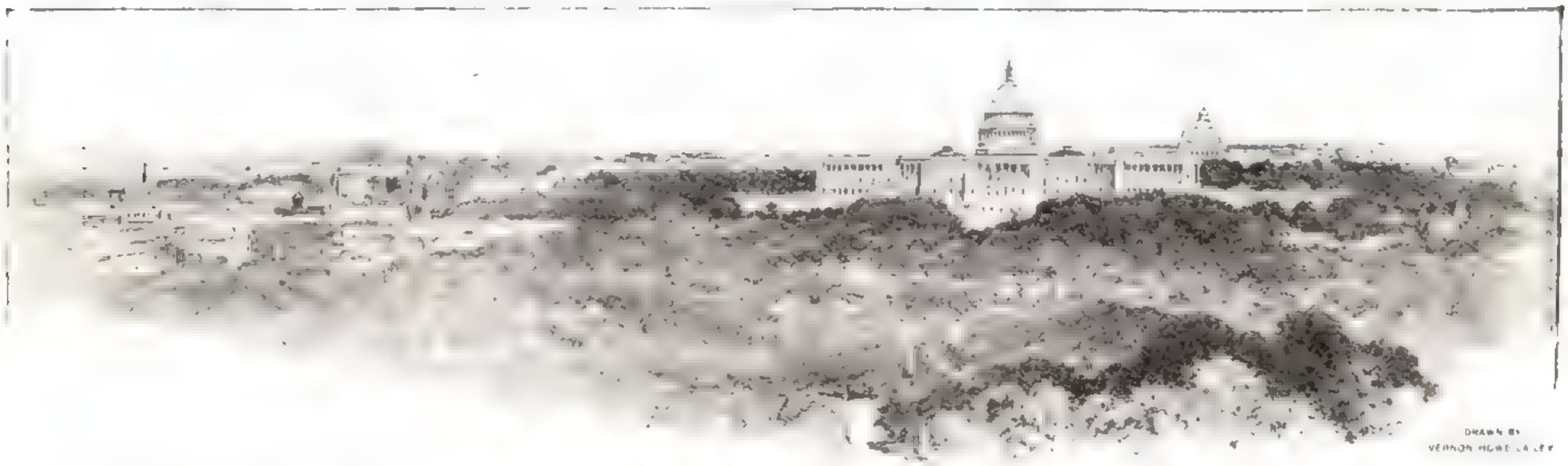
This area is considerably larger than Italy with thirty-four million people, or Japan with forty-eight million, or Hungary with twenty million. It is almost three-quarters as large as France or the German Empire. With fair luck, it will produce something over a billion dollars, or double the cost of running the Federal Government. We consume about one ton of corn per annum per capita, from suckling infant of color right up to the President; and, in spite of everything that everybody—including this magazine—says from time to time that might give rise to a contrary conception, we find it, in the main, fattening.

Corn is not mentioned here for the purpose of humiliating Italy, Japan or Hungary, nor in order to induce a patriotic glow, but quite the reverse. Wheat, cotton and the other natural wealth that the year will produce so bountifully—barring the intervention of "bullish" misfortunes—might also be mentioned in the same spirit.

Far less than any other civilized country have we any valid excuse for failing to achieve a perfect material prosperity—which means East Side of New York as well as trans-Mississippi prairies. In so far as we do fail, we simply don't know how to use what has been given us.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great



The Victory Snatcher

HARKING back across our history, on any day when the harking is good, we discover many men who have led forlorn hopes, and, likewise, find the footprints of sundry persons who have snatched victory from the insatiate jaws of defeat. Moreover, several excellent journeymen poets, to say nothing of legions of obituary orators, have informed us that peace hath her victories no less renowned than war, thereby assimilating the theory first put out by the late Mr. Milton, who enunciated it as a slight compensation, a little jolly, so to speak, for a gentleman who was sorely in need of a few kind words, inasmuch as he lost his head at the behest of a peevish monarch who contracted a frightful grouch because the decapitated helped to saw off a certain queen on him.

With all this to go on, and cutting out the grisly details briefly referred to above, recent events in Kintucky—no, not Kentucky—*Kintucky*—that's the way Marse Henry and Jo Blackburn and Irvin Cobb pronounce it—recent events in Ky.—as a compromise—have served to remind us that when it comes to Forlorn-Hope Leaders and able-bodied Victory Snatchers, to say nothing of the conquests of peace, the proud old Bluegrass State is maintaining in its midst a citizen who is entitled, by his record, to wear all the medals, epaulettes, aigrettes, pompons and gold lace that go with the highest rank in the thirty-third and last degree. We refer to the Honorable William O'Connell Bradley, V. S. J. O. D. and F.-H. L., who casually reached into a Democratic legislature a few days back and extracted therefrom a United States Senatorship for himself, he being a Republican of that peculiar rock-ribbed type who think Charles Warren Fairbanks would be the hottest sort of a little cup of tea as a Presidential candidate.

When you speak to any regular Kintuckian about it they are all kin to one another, as Major Jacob Johnstone Dickinson would say—now will you be good?—you gather the impression that Ky. is a Democratic State, and a hurried inspection of the election returns will confirm that impression, except in spots. Further, you will discover that those spots have generally been made by the Honorable William O'Connell Bradley, who, for the purposes of this narrative, must be known hereafter as Bill, that being his every-day name, for the flossy William O'Connell is only used on the most formal occasions. As a matter of fact, while Kintucky has been more or less consistently Democratic, there is a hefty bunch of Republicans living within smell of her mint-patches, and, from time to time, they surge forward and grab a plum or two. Coincidentally, there are numerous Democrats who have their own ideas about Democracy, and they have, now and then, handed out a rebuke or two to gentlemen who did not come within their view as leaders by voting the Republican ticket

The Forlorn Hope as a Punching-Bag

STILL, taking the thing by and large, running for an important office on the Republican side in the State has been a forlorn-hope proposition, or so considered, and there is where Bill Bradley has acquired merit. Whenever there was a forlorn hope to be led, Bill Bradley was on the job. His not to question why, his but to get out on the stump and rattle them up from end to end. He was born among them. He grew up with them. They admitted him to the bar before he was twenty-one by special act of legislature, and, from that day to this, he has been in of and for the State, the people and the Grand Old Party. He forlorn-hoped it for Congress twice, and, much as they loved him, they made it reasonably forlorn for him. He forlorn-hoped it for the United States Senate four times. Each time there was nothing in it for Bill but the proud consciousness of having made them sit up and take extensive notice.

To be sure, the Republicans did their best for him. Every time they could give him anything they gave it to him. He was delegate-at-large to all the National Conventions from 1880 to 1900, and in 1888 he had 106 votes for Vice-President before Levi P. Morton was pasted on the ticket. The year before, in 1887, he had tilted the State with his greatest exhibition of forlorn-hoping up to that time. He ran for Governor. They liked him, but they didn't like him quite enough, for when the smoke of the battle had cleared away, as the editorial writers say on the morning after election, Bill had plenty of hope in stock, but not enough votes.

All this was merely preliminary. Everybody in the State had a handshaking acquaintance with Bradley. He had talked from every stump. Politics in those days, down in the Bluegrass, was largely a matter of personality. The men who were strong were the men who got out before the people and made the people like them. Bradley was, and is, an orator. He was quick as lightning in debate, told a story as well as any man in the country, was at home anywhere—a real Kintuckian.

The Day Bill Made Good

THE Republicans wanted a candidate for Governor in 1895. "What," came the searching inquiry from the districts where they vote the Republican ticket, "is the matter with Bill Bradley?" What, indeed? Here was another forlorn hope and there was Bill, experienced in leading them, past master in dashing up against that Democratic plurality, ready and willing. So he was nominated. Once again he buckled on his armor, jumped into the fray, and told all hands to rally, as there was going to be another fight.

This was before Mr. Bryan had delivered his justly-celebrated denunciation of the crown of thorns and the cross of gold as the proper wearing apparel for the plain people, but the doctrine of sixteen-to-one had raised its head above the tall grass and was glaring about. Being reasonably clear of fog, the mind of Bradley grasped the situation. "While we are forlorn-hoping this time," he said succinctly, "let's take a crack at this Free Silver business. It's a good, live issue, and it will vary the monotony a bit to go to the floor with it instead of the traditional sins—from our viewpoint—of the Democratic party."

He sashayed out through the State, sometimes debating with his opponent and sometimes going it alone. He lambasted Sixteen-to-One from Paducah to Pikeville and back again. He called in clarion tones—one of the best things he does—for the preservation of the country's financial integrity. The mere fact that he had led so many forlorn hopes did not make him track-tired or saddle-sore. He was fresh as a daisy, and single-footed across and fox-trotted back again, with six-furlong dashes here and there, and now and again a real, grueling four-mile race. It was a fine, lively campaign, and the papers were full of it. "Seems a pity," folks said, "Bill Bradley can't win once in a while. Fine fellow, but never quite gets there."

He led his forlorn hope up to election day—led it up with bands playing and with banners flying, just as if he was going to win. Then they voted, and he did win. Kintucky woke up on the morning after election day to the paralyzing realization that a Republican had been made Governor, the first and only instance of the kind up to that moment. Kintucky was dazed, dumfounded. Something had slipped somewhere. This particular forlorn hope that Bill Bradley had led turned out to be a victory with a large and imposing V. After the State had rubbed its eyes and taken a second look at the figures, there was a universal shout: "Well, if it *had* to be a Republican, we're glad it's Bill," and the Republicans simply gurgled with joy. It was so unusual they couldn't find anything to say.

That campaign for Governor led to the second astonishment a year later, when twelve of the thirteen electoral votes of the State were chosen for McKinley. The forlorn hope had spread out a bit. Bradley made a good Governor. Then came the turbulent period that culminated in the killing of Goebel, the success of Beckham and the plan to control the State for the Beckham machine. There is no need to discuss that part of it, but when the legislature met this year to choose a United States Senator to succeed McCreary, another Republican Governor had been elected and the division in the legislature was very close.

Bradley had been a candidate for United States Senator four times when his party was in the minority in the legislature. It looked as if there could be no chance for the election of a Republican this time, and they complimented him by making him the candidate again. He was leading another forlorn hope. Suddenly, out of the ruck developed various Democrats who would not vote for Beckham. There was much balloting. These bolting Democrats stood firm. Then, one sunshiny morning, the Honorable William O'Connell Bradley marched his forlorn-hope brigade in a solid phalanx into the legislative chamber, several of the bolting Democrats executed a right oblique and joined with them, and when the shouting had died away Bill Bradley was United States Senator. Right then and there he qualified as our most prominent Victory Snatcher from the Jaws of Defeat. He snatched it—snatched it baldheaded, as they say down in the Pennyrile.

The Hall of Fame

℄ Senator W. Murray Crane, of Massachusetts, owns nearly all the town of Dalton, where his paper mills are.

℄ Mayor McClellan, of New York, wants to come back to Congress after he finishes his present term as Mayor.

℄ Herbert Putnam, the Librarian of Congress, runs a luncheon club for his particular chums in the Capitol and Library, which he calls The Round Table.

℄ Rear-Admiral Davis, of the Navy, now retired, was the Government's escort for the Infanta Eulalie and the Duke of Veragua when they visited this country in 1893 to see the Chicago Fair.

℄ Speaker Cannon has enhanced his youthful appearance with a pearl-gray fedora hat and a pearl-gray spring overcoat. His ardent admirers are anxiously waiting to see him put on pearl-gray spats.

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YOUR SAVINGS

Is Long-Term Investment the Best?

WHEN the country is passing, as recently, through a period of financial stress, when the prices of securities decline and uncertainty hovers about money, it is natural for conservative people to want their savings or other funds invested so as to be removed as far as possible from the effects of panic and the changing conditions of the market. One way to accomplish this is to put your money into a long-term investment.

Investment is either long-term or short-term. A long-term investment is one that extends over a considerable period of years and keeps your money employed all that time; as, for example, a bond which does not mature until 1950 or 1960. A long-term investment, however, may be for twenty-five years. A short-term investment, on the other hand, runs out in a comparatively brief time. It may be a short-term note, which comes due in one, three or five years, or it may be a bond, bought within a few years of its maturity. Whether the investment is long or short term is an important consideration. Let us see what the advantages of each kind are.

How Money Affects Bond Prices

In the first place, the kind of investment to be made depends, to some extent, upon the sources of the money put out to work. It may come from a savings-bank or a stocking; from a trustee in charge of an estate; from a large institution, or from a capitalist who can afford to take chances. This article is concerned with savings, with which no chances should be taken.

Since bonds will be chiefly considered this week, it might be well to emphasize again the point that the factor which most markedly affects their price is the value of money, that value being expressed in the rate of interest it yields. In times of depression, when money is scarce, interest rates go up. People do not then buy bonds, because they can lend their funds more profitably. In seasons of great prosperity and expansion they do not buy bonds either, because they can then put their money into business and get big returns. The result of both of these conditions, especially the former, is a decline in the price of bonds. It follows then that, when new bonds are issued in such times, they must bear a higher face interest rate than usual, in order to compete with loanable money or business opportunities. By face interest rate is meant the rate of interest that the bond pays each year, regardless of the price.

There is no better example, perhaps, of the rise in the face interest rate of bonds than in City of New York bonds, which are legal investments for savings-banks and a very high-class security. In 1901 the new issues were 3½ per cent. and, before that, they were 3 per cent. The 3½s sold at a price to make them yield from 3.05 to 3.10 per cent. Since that time the face interest rate of these bonds has steadily risen, until it is now 4½ per cent. It has been due to the increasing price of money (at times), and also to the fact that the City of New York issues a great many bonds. These 4½ bonds, some of which run fifty years, may be bought at the time this article is written at 107 and interest, which would make the yield to the investor about 4.15 per cent. Here is a type of long-term investment which has the following typical advantages: The money is safely invested over a long period, so that, even if interest rates decline with good times, your interest rate will not change, the yield on the whole investment remaining the same, providing you keep it to maturity. It should be added that all bond yields are figured on their being held to maturity.

Long-Term Railroad Bonds

The same is true of long-term railroad bonds which extend over a considerable period. Let us take a group of "active" bonds of this kind, each of which pays at least 4 per cent. a year (the average savings-bank rate of interest), and whose yield is 4 per cent., or better. By "active" bonds is meant bonds that are readily marketable and may be sold almost instantly on the New York Stock Exchange should the emergency arise for their sale. The bonds, with "and interest" prices, at the time this article is written are as follows:

RAILROAD	PRICE	RATE	YIELD
Atchison, Topeka and Santa Fe General Mortgage, due 1995	96¾	4	4.15
Baltimore and Ohio First Mortgage, due 1948	97	4	4.15
Chesapeake and Ohio General Mortgage, due 1992	98½	4½	4.55
Rock Island First and Refunding Mortgage, due 1934	84	4	5.05
Chicago, Burlington and Quincy (Illinois Division) Mortgage, due 1949	98½	4	4.10
Louisville and Nashville Unified Mortgage, due 1940	94¾	4	4.30
Missouri, Kansas and Texas First Mortgage, due 1990	94	4	4.25
Southern Pacific First Consolidated Refunding, due 1955	87⅞	4	4.65
Reading General Mortgage, due 1997	94	4	4.25
Northern Pacific Prior Lien, due 1997	99	4	4

In addition to employing your money safely and profitably for a long time and being as far removed as possible from the shifting changes of the market, the long-term investment has another distinct advantage, and it is this: It relieves the investor of the task of soon reinvesting his money. To reinvest funds means to go over the whole investment situation again, make a selection and, in addition, pay the charges of reinvestment, because brokers and investment bankers must be paid for their work. Besides, in making a new investment you are liable to strike a season of high prices and be forced to reëmploy your money at a lower rate than before.

It might be helpful, in this connection, to explain once more that a yield on any investment other than a bond is based on *what it costs you* and not, as in the case of a bond, on the principal.

Medium-Term Convertible Bonds

But if the investor does not want a long-term bond and yet seeks stability and good return for a period of moderate length, he will find an attractive opportunity in convertible bonds. This is essentially a business man's investment, because the bond can be converted into stock. Furthermore, since stock often changes in price, the fluctuations, especially if the bond is converted by a woman, are apt to cause worry.

Convertible bonds offer two kinds of investment: first, as a bond, paying a stipulated rate of interest each year; second, as a stock investment. It is only profitable to convert the bond when the price of the stock rises above the price which is the basis of conversion; as, for example, when a stock whose conversion basis is 125 rises above that price.

The basis on which the conversion can be made profitable depends, however, on the price you pay for the bond. If you buy it below par you do not have to wait until the basis mentioned in the bond is reached. To illustrate: if a bond at par is convertible into stock at $150 a share, the same bond selling at 90 would be profitable for conversion when the stock sold at over $135 a share. This actual conversion basis is reached by multiplying $150 a share (the basis at par) by 90, the actual price, and pointing off two places. The result is $135.

The following convertible bonds are quoted to show rate of interest, conversion basis and yield:

Pennsylvania Railroad 3½ per cent. convertible gold bond, due in 1915. This bond is convertible into stock of the company at $75 a share (par value being $50). Since the stock is selling at 118 for the full share of $100, or $59 for the half share, it would not be profitable to convert now. Since this bond may now be bought at about 90½ and interest (which would make the yield as a bond about 5.10 per cent.), the actual conversion basis for the half shares would be when the stock sold at about 68.

Atchison, Topeka and Santa Fe 5 per cent. convertible gold bonds, due in 1917. They are convertible into common stock

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of the company on the basis of ten shares of stock, par value of $100, for each $1000 bond. Thus, par is the basis of conversion, but the stock is now selling at 74, and a conversion would be unwise, for the price of the bond at the time this article is written is 96 and interest, which would make the yield as a bond 5.65 per cent. This bond is selling on its value as a second mortgage bond, regardless of its stock privileges.

Union Pacific Convertible 4 per cent. gold bond, due in 1929. It is convertible into common stock of the company at $175 a share. The price at the time this is written is 84 and interest, which would make the yield, as a bond, about 5.30 per cent. The stock is selling at about 125. Thus the actual conversion basis for profit would be when the stock has risen above 147.

Now let us see what the advantages of short-term investment are. Summed up, the first and most important inducement is, that it affords a very high yield. To offset this, however, is the disadvantage that the high yield only lasts a comparatively short time, and the investor is forced to seek new employment for his money and run the risk of getting less return than before.

Just now the principal form of short-term investment is the short-term note which runs from one to five years. It is a substitute for a bond and is issued by railroads and corporations which require money for improvements or other needs. In ordinary times these corporations would issue bonds extending over a period of years. But, in view of the fact that money has been high, they must pay higher rates than usual. To issue long-term bonds at high rates would be costly. So they issue short-term notes at higher rates than usual, hoping that, by the time these mature, conditions will be more favorable for bond issues. There are a great many short-term notes on the market. They offer excellent opportunity for relatively big income, but for a short time only

The notes of such well-known railroads as the New York Central, Lake Shore and Michigan Southern, Michigan Central, Pennsylvania, and Louisville and Nashville, all 5 per cent and maturing in 1910, may be bought at the time this article is written at prices to make the yield range from 5.25 to 5.60 per cent. Notes like the American Telephone and Telegraph 5 per cent., due in 1910, yield 6.75 per cent.; while the notes of public service corporations of good earning capacity yield 7½ and 8 per cent. Industrial notes yield as much as 10.30 per cent.

Short-term notes are suitable for people who will need their funds within a few years; as, for example, those who may want money to put into a business or meet a mortgage in 1910.

Some of the short-term notes are secured by pledge of collateral; others are guaranteed, either as to principal and interest, or as to principal only. They are, in the main, promises to pay and are not unlike debenture bonds. If you want to employ your money over a limited period and prefer a bond security, such as a mortgage, it is possible to buy a bond that matures any year.

For the general investor with savings who has no immediate need of his money and whose main desire is to see it safely at work, the best investment is the long-term one, for that is a permanent investment. A yield of 6 per cent., such as the short-term offers, looks big and good now; but, when you consider that it ends in a few years, and that then your money is idle again and you might have to content yourself with a yield of 4 per cent. or less, the long term seems advisable.

The New Reporter

And How He Views the Doings at the Capitol

SENATOR LaFollette, of Wisconsin, has the happy faculty of getting on the nerves of his Republican colleagues harder and oftener than any gentleman who has worn the toga in a long time. LaFollette does not approve of many of the Republicans in the Senate. In fact, he sternly disapproves of most of them, for his brethren of the majority have a little agreement to show the statesman from Wisconsin his place, which, as they have planned it, is in the discard.

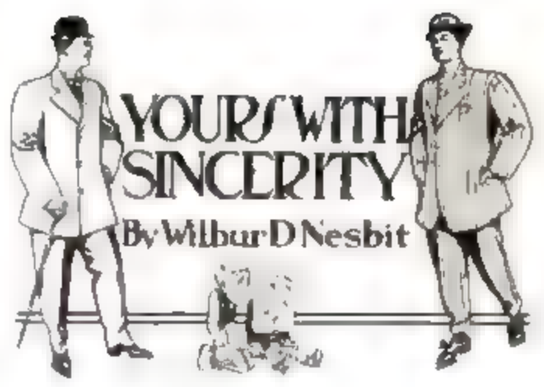
Although they have been endeavoring to impress this logical conclusion on LaFollette for a long time, LaFollette obstinately refuses to be impressed. When he has anything to say he gets up and says it, not giving a hoot whether what he is saying accords with the ideas of the leaders. They scowl at him, and leave the Senate chamber, and otherwise show their haughty disdain; but LaFollette goes gayly along, hitting every head in sight, and nobody can stop him, nor take the floor away from him, nor do anything but go out in the Marble Room, look at the weather map and emit language not fit to print.

While his success in getting on the nerves of most of the Republicans is marked, his peculiar skill in starring up the ganglia of Senator Nelson W. Aldrich, of Rhode Island, boss of the Senate, is marvelous. Ordinarily, Aldrich is a calm, unimpassioned man, who has been in the Senate so long he knows what is going to happen, and when, before anybody else knows there is a project on foot. In brief, Mr. Aldrich may be described as a cold, calculating and crafty citizen, not swayed by emotion, so far as has been discovered, and presenting always a frigid front to the minority, as well as to the world at large.

He is all of that, except when LaFollette comes into the picture. On those occasions Nelson W. Aldrich displays a tendency to blow up, to explode with a loud noise. He forgets the calm and unimpassioned part of it, and refuses to ratiocinate in his usual dignified manner. Say "LaFollette" to Senator Aldrich and there is, immediately, a loud hissing noise, followed by a cascade of consonants, divided into rough and rugged sections. Yes; Senator LaFollette is on the nerves of the boss of the Senate—on them with both feet, and the feet are clad in hobnailed shoes. Aldrich had a wearisome time of it nursing his financial bill through the Senate, and when he did get it through it had been deprived of various bow-windows, porte-cochère, ells, wings and turrets on which Aldrich had bestowed much loving care. As chairman of the Senate Finance Committee, Mr. Aldrich deemed it his duty to reform, or elasticise, or stretch, or do something to the currency, there being a series of harsh cries from the people for that very thing. Mr. Aldrich, being chairman of the Finance Committee and boss of the Senate, reformed or stretched the currency, in his bill, according to Mr. Aldrich's personal ideas as to what was necessary. It was a fine currency bill, or, rather, a fine Aldrich currency bill, that he towed into the arena, one day early in the session, and tenderly deposited on the clerk's desk as the last word in that sort of legislation.

Things went along smoothly enough for a time. Mr. Aldrich explained his bill—explained it at some length—and listened for three cheers from his comrades. Much to his astonishment, not to say chagrin, his comrades did not cheer, except in a few isolated instances. Some of them maintained a discreet silence, and some of them went so far as to jeer. There was a railroad-bond provision in the bill that was a particular pet of Aldrich's. It designated certain kinds of railroad bonds that might be used by national banks as deposits for the guarantee of currency to be issued by the banks under the law. The West emitted a strident yell over this provision. Many Western Senators, listening always with attentive ears for noises from home, jumped on the bonds, but that did not perturb Aldrich. He went along, pressing the bill, and planning to get it through. He suggested an agreement for a vote several times, but each time there was somebody who had a few remarks to make.

Then, one morning, Senator LaFollette arose and said that, on a certain afternoon, he would discuss the Aldrich bill, with particular reference to the railroad-bond provision. Aldrich had been expecting it, but that made no difference. He blew up, just the same, not publicly, of course, but in private. Strolling up to the White House



"MOTHER-WIT"—THAT'S IT!

Mother always *knew*.

Mother didn't take any one's word for what was in a garment—she *knew!*

Remember how she would smile tolerantly at the salesman's praise of the goods, and how she would pull out a thread and nip it with her teeth, and how she would hold the goods to the light, and how she would try the seams?

Oh, mother's wise eyes were our protection!

Mother had sewed too many seams in her life not to be able to know when the goods had been cut truly and put together honestly. She knew whether it had the right thread and stay-there buttons.

Mother knew what a fit was, and nobody could talk her into buying us a suit that would crawl down in the neck and climb up the legs and bag at the knees and sag at the pockets—and keep her pressing and patching and stewing over it to make it look as well next Sunday as it did last.

Mother always *knew*.

Mother-wit—that was it! Ever hear of mother-wit? Some folks called it gumption; others called it horse-sense.

Mother-wit goes into "Sincerity" clothes. Mother-wit, and weaver-wit and tailor-wit.

No hurry-up shop work; no old Dr. Goose—the hot flatiron—to dose the wryness and the skewhawing of faulty tailoring.

Faulty tailoring is *kept out* and mother-wit kept in.

Salaried employes—(no piece-workers!)—put honest days' work into honest fabrics, an expert here, an expert there; an inspector here, an inspector there; until seventy distinct *special* operations have their effect and we have produced a suit that we guarantee—a suit that has not only our money but our *reputation* back of it—and *mother-wit* in it.

"Sincerity" clothes are the sort that your mother would buy for you today if you got her to shop for you.

And there's style in "Sincerity" clothes. Style isn't what is euphoniously called "an intangible, indefinable something." Style is a deft combination of fashion, fit and fabric, an appeal to taste and an acknowledgement of clothes-expression for this year of grace. The 1908 ideas—the most *popular* and *exclusive* of them—are at their smartest in "Sincerity" clothes.

Your dealer has mother-wit; tell *him* to show you the clothes with this label:

Our 1908 style book—pictures and particulars of what's proper—sent you quickly for the asking.

KUH, NATHAN & FISCHER CO.
Chicago.

on the day before the LaFollette speech was to begin, he had a short talk with the President, and on his way out let drop, in the most casual manner possible, a little information for the reporters. He had heard —merely heard, you understand, boys; not in any definite way, but just heard— that it was the intention of William R Hearst's Independence League party to nominate Senator LaFollette for President, although, of course, LaFollette called himself a Republican

That was on the day before the LaFollette speech, in ample time for all the afternoon papers and for elaboration in the morning papers of the day of the speech It was a good story, and it was elaborated Not, to be sure, that Mr. Aldrich had any fears of the effect of LaFollette's speech, but merely to let the country in on the kind of principles LaFollette carried in stock. LaFollette came to bat with his speech. It was an enormous affair, and it was devoted largely to the railroad-bond provision, so it was noised about.

Just before LaFollette took the floor Mr. Aldrich arose and blandly withdrew the railroad-bond proposition from the bill, leaving LaFollette with a large and explosive section of oratory with nothing to address it to and of no great value.

LaFollette was furious, naturally. He went to his committee-room and tore around a bit, but, after a time, came back and delivered the speech in various sections, while Aldrich sat in his seat and glared at him.

Donning the Crown of the Martyr

LaFollette was smart enough about it. He saw that Aldrich had handed him an opportunity to put on a martyr's crown, and he put one on and wore it through the entire time – the several days – he was reverberating. You can always trust LaFollette to do a plastic pose. He never overlooks an opportunity. His constant position is that of one man struggling against the oppressions and injustices of a horde of minions, or onions, of the interests. And, although he knows the President is not so infatuated with him that he is called into consultation at the White House, you need have no fear that he fails to stand by the President in these crises. When it comes to hearing the undulations of the groundswell from the people, LaFollette's ear is as sensitive as that of anybody in the business. His halo is always of the latest mode, and invariably is on straight.

As nearly as can be discovered, President Roosevelt has been taking another hack at his favorite employment of usurping the prerogatives of Congress. At least, the orators have been telling us that; have been declaiming about it in perfervid periods, but the work of usurpation goes bravely on, so to speak. When it came to the notice of the President that the Congress program was to pass the appropriation bills and some kind of a currency bill and quit, he called in his advisers and they fixed up a few measures they thought should be developed into laws.

This made a hit with Congress, of course, for no member of House or Senate was in these preliminary conferences. Then is when the usurpation mill began going at full speed. The Democrats denounced openly and the Republicans privately, but the President didn't seem to mind. Instead, he arranged things to his entire satisfaction, made a neat little list of what he wanted and then summoned the House and Senate leaders.

They came. They always do, notwithstanding their private opinions. The President handed them his slip of paper. "Pass these," he said, "and I think we will be in shape to go before the country."

They looked at the list. It didn't suit them much, but the upshot of it was they promised to do what they could, and they will, too. As a usurper the President seems to be in a class by himself.

It is the opinion of Representative Hayes, of California—"Red" Hayes, as he is known locally and Congressionally—that the House has ceased to be a representative body. With these emotions surging in his bosom, Mr. Hayes has left the reservation and has started out to demolish the rules. The House is looking on with much apathy. Other gentlemen, overcome by the same emotions, have started on similar crusades in times gone by and have wound up under the wagon.

Hayes' grievance is that he came here, fresh from California, and introduced a bill restricting Japanese immigration, or, more than that, excluding the Japs entirely. He thought it was a good bill, and he was for it. The bill was referred to the Committee on Foreign Affairs and forgotten. Hayes inquired about it. When was it to be reported out and put on passage? He was told, in a cold and unfeeling manner, that it never would be reported out and never put on passage. Then he revolted. He appealed to Speaker Cannon, to the Committee on Rules, to the body of the House and to the Nine Gods of War. He got no satisfaction. There was nothing doing. Whereupon, Mr. Hayes resolved the House was subject to the whim of Speaker Cannon and the Committee on Rules, and that he did not purpose to stand for it. He began revolving like a hotel storm door, but got no further.

He rose and demanded recognition from the Speaker. The Speaker had no recognition in stock. He insisted on his rights. He was told he had no rights. All he had was a seat and an opportunity to do as he was told. For days and days "Red" gyrated about the House with no other effect than to make himself dizzy. Then he sat down and took stock. The only thing he had accomplished was to put himself in badly with the Speaker and the Committee on Rules, a combination that never forgives and never forgets.

Of all the desultory, piffling, inconsequential things a Member of Congress can do, the most desultory, most piffling and most inconsequential is to insurge against the Speaker and the Committee on Rules. The only thing that happens is a few paragraphs in the newspapers, for nobody will stand by. The majority of the House is a well-disciplined organization. Its members know they are sheep, and like to be sheep, and that is the way the game is played, the shepherd of the fold being one Joseph G. Cannon, if there should be a query on that point

Gentlemen who make political after-dinner speeches must be careful what they say in these parlous times. Washington is populated largely with candidates for President on the Republican ticket, and although the Pennsylvanians have all records for the number of dinners given to their candidate, the Honorable Peletiah Webster Knox, there are occasional affairs where other candidates are lauded. One of these—not a political function, indeed, but a social gathering with a slight political slant—was the annual dinner of the Washington Yale alumni. Secretary Taft is a Yale man, and so is John Dalzell, Representative of Pittsburg and one of the members on the aforesaid Committee on Rules. Taft, presumably, is for himself for President and Dalzell is assumed to be for Knox.

The Dilemma of Mr. Dalzell

They had the dinner. Taft was there, and every speaker said a few kind words about him, hoped he would be President, gave three cheers and all that. When it came time for Dalzell to talk he followed the general trend and said a few kind words himself. The enthusiasm was great and contagious. Everybody was cheering for Taft. Dalzell cheered a little. Next morning the papers said that at the Yale banquet Dalzell had thrown Knox overboard, and had come out for Taft.

This was pleasant enough, but when Dalzell heard of it he passed rapidly from one fit to another. You see, Dalzell has had a tough time getting back to Congress, because the people out there think he is not one of them any more. As soon as this story got out the Knox people showed signs of putting up a man in Dalzell's district to compete with him for the nomination. Dalzell had a series of cold chills. He knew what that meant.

Next morning he was at Senator Knox's committee-room with a bunch of carefully-prepared denials which he distributed to all comers after assuring Senator Knox he was for him, first, last, and all the time. "It is absurd to give political significance to a complimentary allusion made at a college banquet regarding a fellow-alumnus," cried Dalzell. "I didn't say it. Never! Never! Never! All I said was that, *if* Taft was elected, it would be a source of pride to all Yale men! My heart is for Knox. Knox—Knox—P. C. Knox!"

The Knox men were skeptical. It took Dalzell two days to get the thing straightened out, and since then he shivers every time he hears that fateful word "Taft." And it all goes to show that these are parlous times for after-dinner speakers. The only safe toast seems to be "The Ladies," and the Woman Suffrage advocates are pretty numerous, at that.

Likewise, they are parlous times for candidates. Some enterprising young man, in the Taft headquarters at Columbus, put out a press sheet a time ago with extracts from various papers and statements based on personal knowledge that Secretary Taft, if he is elected President, will not be so subservient to President Roosevelt's policies and influences as his opponents claim he will be. Opposition papers made much of the press sheet which was a foolish performance, at best, and there was a great scurrying of the Taft scouts in Washington to see what it was all about. Taft called his Columbus manager on the telephone. The Columbus manager knew nothing about it—at that time and the Taft scouts put out a denial, which the newspapers took great pains to print under this headline:

REPUDIATES THE STORY

Secretary Taft Denies that if Elected President He Will be Independent

And what do you know about *that?*—speaking of political proclamations.

Planting Pearl Buttons

BUTTONLESS shirts of male persuasion and buttonless shirtwaists of the sweeter, softer sex, to say nothing of countless other buttonless garments of both sexes which shall not be here noticed, threaten the nation, and if Fisheries Commissioner George M. Bowers fails to make his hoped-for crop of "pearl buttons" grow in the spring undressed disaster threatens.

Pearl buttons, not present, but prospective, are to be sown in the inland waters by billions in the early spring, because, through typical American short-sightedness, coupled with a wild profligacy of management, the fresh-water mollusk, from the shells of which manufacturers have cut five million dollars' worth of pearl buttons in a single year, has been practically exterminated.

Countless millions of these mollusks lived in the streams of the Middle West until a year or so ago. Throughout the Mississippi Valley a tremendous industry sprang up because of the seeming unlimited numbers of the species. It could have been maintained for generations had the button manufacturers used one ounce of common-sense and one pound of self-restraint. They did neither. They simply scooped the bottom out of every puddle, pond, lake, brook, creek and river until the mollusk was a rarity. When not scooping they were dredging. Thousands of tons of shells were taken from the river-beds and wasted. No attention was paid to the spawning season—no thought given to the button users who were yet to come.

There was but one outcome. The mollusks became so scarce that many pearl-button factories were forced to close their doors, and hundreds of employees were thrown out of work. Then a long, loud wail was sent up. It reached the ears of the men who make material where there is no material—in this instance the Fisheries Commissioner. He made a study and learned that he could, artificially, propagate the mollusk. How to distribute them through the countless streams in the hundreds of thousands of square miles of the Mississippi Valley was a greater problem which came up for solution next, but that too was solved, and on his promise the cheering tidings are sent forth that the button famine can and will be checked.

Real ingenuity marks the method of distribution which has been worked out. In tanks and troughs countless millions of the infinitesimally tiny mollusk spawn will be hatched. As these embryo shellfish float in the water myriads of small fish will be set swimming among them. Mollusks being of a trusting, clinging nature may be depended upon to attach themselves to the scales of the fish. When each fish is laden down with from a score to a thousand of the microscopic mollusks he will be taken to the Western waterways and given liberty. Millions of fish, fancy-free and carrying hundreds of millions of adolescent mollusks, will solve the problem. As the fish wander from stream to stream the mollusks will grow until from their own weight they drop to the bed of the river or lake, and there sit and thrive.

The first Derby made in America was a

C & K

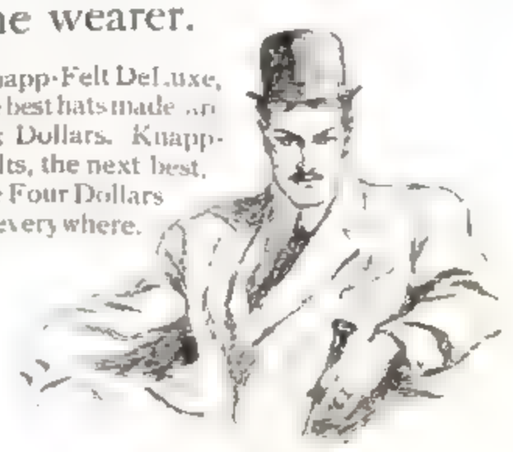
Hats for Men

KNAPP-FELT distinction cannot be imitated, but it is well to be sure that the hat bears the genuine trademark in gold in the crown.

The mark of the four-dollar Knapp-Felt hat is an oval surrounding the words "Knapp-Felt" in Old English letters, surmounted by a crown. A ribbon underneath bears the inscription, "First American Manufacture." The six-dollar Knapp-Felt DeLuxe has the same general design with the addition of a curved row of symbolic medals and "Quality DeLuxe" in plain block letters. The inscription on the ribbon is, "Made of Clear Argentine Nutria." These trademarks insure superb quality, noticeable elegance of style and steadfast Cronap dye.

The Easter shapes, which are now on sale throughout the United States, are exclusive C & K styles not found in any other make. They are of sufficient variety to afford a wide range of choice for the selection of a shape which will reflect the taste, individuality and judgment of the wearer.

Knapp-Felt DeLuxe, the best hats made, are Six Dollars. Knapp-Felts, the next best, are Four Dollars —everywhere.



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—a National Cash Register will be the Watch-Dog of your business.

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No. of Clerks _____ *Remarks* _____

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Dayton, Ohio, U. S. A.

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Just a simple, clean-cut mechanism for **tabulating** operated by a **single key.**

Yet that **single key** unlocks scores of doors to added typewriter convenience It does away with the **brain-tension** of **tabulating.** The movements of carriage are controlled by unseen fingers. The Tabulator works **automatically** with unvarying **accuracy.**

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In the work of writing and ruling **Statistical Reports, Invoices, Statements, Inventories, etc.,—Listing Checks, Deposit Slips, Cash Items, Vouchers, Cash and Credit Sales, Trial Balances, Pay Rolls, Cost Records and scores of similar tabulated records, Oliver No. 5 has no equal.** It is the only machine that covers the whole broad field of modern commercial uses in a satisfactory way.

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THE SIMPLE CASE OF SUSAN

(Continued from Page 15

"Epithets are utterly useless and not in the best of taste," the Lieutenant cut in chillingly. "Sit down a moment."

And Mr. Stanwood sat down. To this day he wonders just what psychic force compelled so quick an obedience. And, once in his chair, he began to get control of himself again; the deadly, merciless calm which characterized every act of his life reasserted itself

"I am amazed," he said at last.

"I gathered as much from your actions," observed the Lieutenant. "Will you listen a moment?"

Mr. Stanwood stared at him mutely.

"I saw your daughter first at the opera," the Lieutenant explained. "I was introduced to her at the Sanger ball, and then and there I knew what my feelings were in the matter. I called on her in this house as any gentleman might have called. That I didn't meet you was unfortunate, of course; but I didn't. This afternoon I—I inadvertently told her I loved her."

"Inadvertently?" queried Mr Stanwood

"I mean it slipped out," the Lieutenant explained. "I had intended to convince myself that my attentions would not be distasteful to her, and then I should have asked you for permission to pay my addresses. As it happened, a wheel slipped. Anyway, immediately I *did* know she cared for me I came straight to you." He paused a moment. "I fail to find any flaw in that course of conduct; certainly there is nothing to provoke epithets."

Mr. Stanwood wheeled in his chair and sat for a long time staring moodily out the window. Lieutenant Faulkner merely waited.

"Young man, do you know what you are asking for?" he demanded at last as he turned.

"I do."

"And can you imagine how many men have made that same request?"

"It's a matter of no consequence."

"And the *position* of those men?" Mr. Stanwood went on emphatically. "Twe dukes," he told them off on his fingers, "one earl, three marquises and half a dozen counts."

"Charity forbids me making any comment upon the foreign noblemen who come to this country to woo the daughter of one of the richest men in the United States," the Lieutenant remarked evenly. "Your question answers itself—your daughter is still unmarried."

Mr. Stanwood blinked a little.

"She could marry to-day practically any man in this country," he went on, almost apologetically, "no matter what his wealth or position."

"The greater the compliment to me," the Lieutenant urged. "She *loves* me!"

"Hang it, that's what's the matter," the millionaire flamed suddenly. "No other man would have dared to do what you have done—go to my daughter first. You haven't played the game as they played it."

"That's why I'm here," returned the Lieutenant calmly. He leaned back in his chair and clasped his hands around one knee. "*You* didn't play the *financial* game as others played it; that's why *you* are here."

It took Mr. Stanwood a minute to get that, and having it it was a tremendous thing to think about. He thought about it a long time. It had a tremendously placating influence. Finally he favored the Lieutenant with one sidelong glance, and fussed with some papers on his desk.

"I suppose," he said with dangerous deliberation, "you consider yourself perfectly able to take care of a wife?"

Lieutenant Faulkner's heart leaped.

"I do," he said firmly.

"And what, may I inquire, is your income?"

"Eighteen hundred dollars a year!"

"Eighteen hundred dollars a ——" and Mr. Stanwood was on his feet, raving again. "Eighteen hundred dollars a year?" he repeated. "Why, confound it, sir, my butler makes more than that."

"Any other man may if he is sufficiently lacking in self-respect," remarked the Lieutenant.

The millionaire was facing him with clenched fists and blazing eyes.

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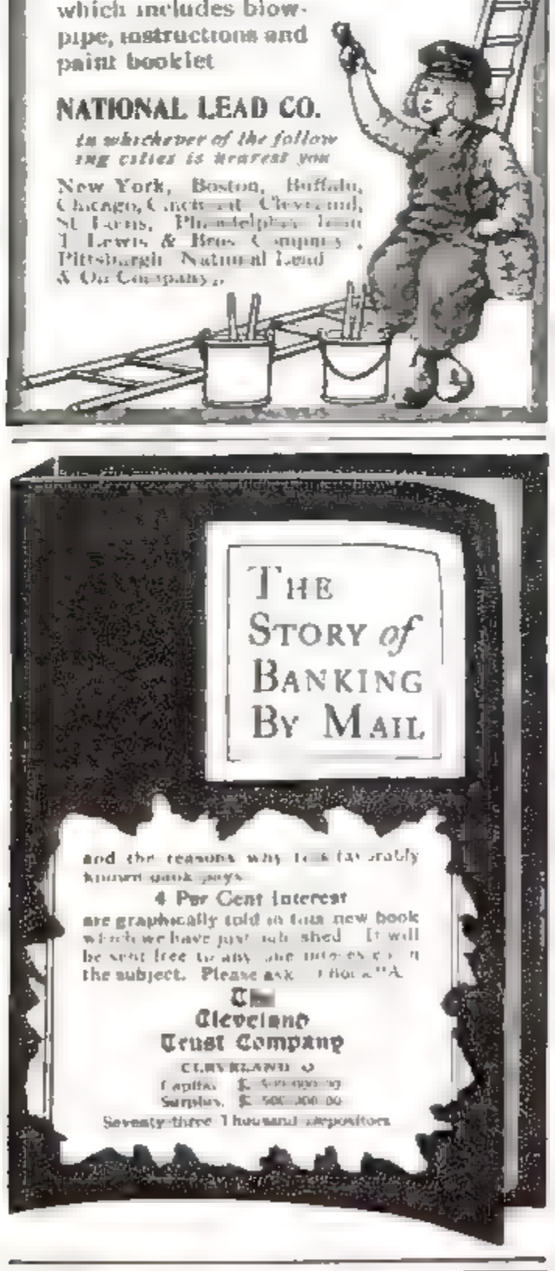

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"Your confounded impertinence!" he raged. "Do you know what it costs to *run this house?* One thousand dollars a day, sir. How far could you go with that?"

The Lieutenant glanced about the sumptuous apartment.

"I'm afraid it wouldn't be much longer than three o'clock to-morrow afternoon," he remarked, and he arose. "I think I understand," he added. "You prefer to make your daughter's marriage a financial proposition."

Mr. Stanwood grew suddenly, dangerously calm.

"There is nothing further to be said," he went on. "The thing is utterly preposterous." He indicated the door with a sweep of his hand

"Before I go I'll just add that I came to you as a personal favor to *you*," Lieutenant Faulkner said slowly. "I wanted to feel that I had complied with the conventions. When one does that one's self-respect is flattered"

"Personal favor to me," Mr. Stanwood repeated. "And please do me another. Don't ever call here again."

"I never shall—until you invite me," replied Lieutenant Faulkner

XIV

(Being a literal report of a conversation over the telephone between Mr. Fulton Stanwood, millionaire, and General Underwood, U. S. A.)

"Hello!"

"Hello! That General Underwood?"

"Yes."

"I'm Mr. Stanwood—Mr. Fulton Stanwood, of Wall Street."

"Well?"

"Who in the —— is this Lieutenant Robert E. Lee Faulkner?"

"Who in the —— do you think you are talking to?"

"This is General Underwood, isn't it?"

"Yes, not a flunkey, as you evidently imagine."

"Well, I'm Mr. Fulton Stanwood, of Wall Street, and ——"

"I don't care if you're Crœsus. Don't talk to me like that. What do you want?"

Pause.

"I beg your pardon. I'm afraid I was a little abrupt"

"*Afraid* you were abrupt? You know very *well* you were abrupt. What do you want?"

Pause

"I would like to inquire, please, as to Lieutenant Faulkner's character and standing?"

"He's a gentleman and a soldier, sir And he wouldn't have called me away from a game of Bridge to ask idiotic questions."

"I mean, what's he ever done? What are his family connections? What are his prospects?"

"He's done more than any other man of his age in the army, and Congress voted him a medal for personal gallantry; his family connections are a great deal better than those of any other man I know; and he will be Commander-in-Chief of the Army of the United States if he lives long enough"

Pause

"Unmarried, I suppose?"

"Yes, and consequently happy."

"Is he the sort of man to whom you would give your daughter?"

"My *daughter!* Confound you, I'm a bachelor. But if I had a daughter I'd hand her to him on a gold platter."

Pause.

"His relations with you, I dare say, are rather cordial?"

"Cordial? He's an impertinent young shave-tail, sir. He's the only man living who ever called me down in the field. That all?"

"I—think—that's—all."

Pause

"Did you say anything?"

"No—I—was—just—thinking—that ——"

"Excuse me. I thought you said 'Thank you.'" (Bang!)

(Bang!)

XV

WE WILL now rhapsodize a few lines about the baize curtains. The dictionary says that baize is "a sort of coarse, woolen stuff." These were not that kind of baize curtains. These baize curtains, of an unromantic gray-green, were, by reflected glory, at once a cloth of gold, and hangings of royal purple, and attar-scented

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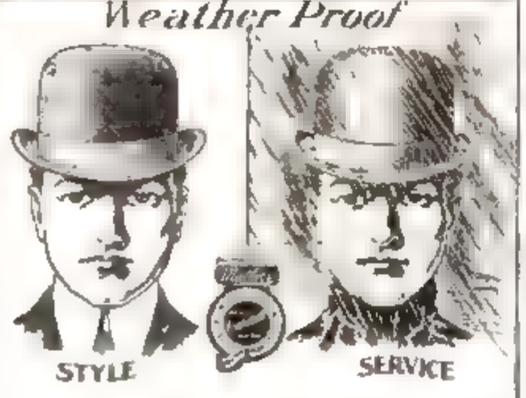

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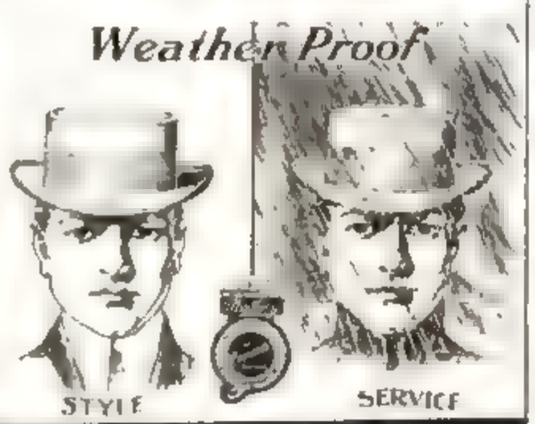

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fine linen. They were the gossamer shield behind which Love hid; the tantalizing draperies which Cupid drew against the prying eyes of the world; the roseate lining of a den where hand might meet hand in one clinging, thrilling touch, while the voice of the sordid earth grew vague and faint; the completing wall of a nook of delight whereof the furnishings were two chairs, a wobbly table, sparkling cut-glass and silver, and spotless napery. And, lo, the Lord of the Baize Curtains was the waiter; and even *he* always said "Ahem!" before he ventured to draw them.

The baize curtains hung down as straight and uncompromisingly as a pair of oaken boards, cutting off a many-windowed little room which grows, funguslike, straight out from the east wall of the dining-room of the Casino in Central Park. In the large room, always quiet there is, nevertheless, the publicity of Sherry's or Delmonico's, but in the nook behind the baize curtains is a haven and a refuge. Only the eyes of the waiter came here, and a discreet waiter can neither see nor hear.

The large room was deserted save for one person—a gentleman in an automobile coat. His leather cap lay on a chair beside him, and he was gazing reflectively into the depths of an amber-colored iced liquid on the table in front of him. The sun was slowly dropping down off there somewhere behind Central Park West, and a crimson glow was creeping into the room. The gentleman was Dan Wilbur. He was mooning over that scene in the play where John Drew came right out and told the girl he loved her. It had seemed so easy, so necessary, so natural, so politely impetuous. And he wondered what Marjorie had thought of it.

His sentimental meditations were disturbed by a laugh, a suppressed gurgle of merriment, which caused him to turn and stare inquiringly at the baize curtains, inscrutable as the face of Fate. He was still staring fixedly when the laughter came again, this time a little louder, and then a woman, hidden in the recess, spoke.

"No, no, no!" she declared positively. "That wouldn't ever do."

A man's voice mumbled something that he didn't catch, and then the woman spoke again.

"Why, that's too prosaic. Since it is going to be an elopement, and all our plans are made, let's make it just as romantic as possible. Won't it be just too delicious?"

Mr. Wilbur's eyes were no longer listless—they were startled as he sat staring at the curtain. His moodiness passed, and he was suddenly keenly, alertly alive. The voice! There was never another in the world quite like it; it stirred every quiescent faculty into activity, and his hands closed spasmodically. An elopement! Our plans!

The man mumbled something else.

"Think of it!" the woman exclaimed, and she laughed again. "I'd give a thousand dollars to see his face when he knows it."

Mr. Wilbur *knew* that voice now, knew it beyond all possible mistake, and some quick, subtle working of his mind brought hard lines into his face. He was not an eavesdropper, but it never occurred to him for one instant to relax his attention to the conversation behind the baize curtains. Once he made as if to arise, but he dropped back again; a silent-shod waiter glanced in at the door. Mr. Wilbur waved him away and still sat listening.

"He can't have the faintest idea of it, of course," said the woman after another little pause. "How long will it take us to get there?"

Mr. Wilbur strained his ears vainly to get the answer. It was only a mumble.

"What time is it now?" the woman asked again.

Mr. Wilbur glanced at his watch. It was twenty minutes past six o'clock.

"We'd better be going, then," suggested the woman.

Mr. Wilbur heard the rustle of silken skirts and involuntarily picked up a newspaper to shield himself, then:

"You dear, *dear, dear!* Of course I love you, silly." Then, impetuously, passionately. "I love you more than anything else in all the world. You know it, don't you?" And then: "But I'm just so excited about this that that I just can't hold myself. Yes, just one."

And then—and *then!* Mr. Wilbur's modest ears were shocked by the unmistakable sound of a—a *kiss!* Yes, it was a kiss! He heard a chair pushed back and

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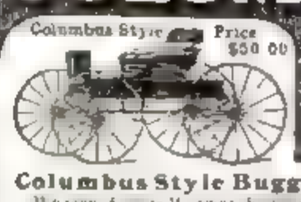

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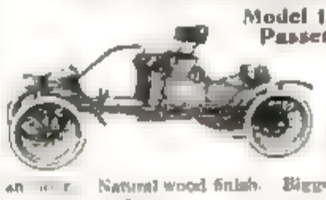

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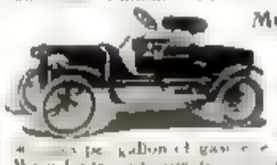

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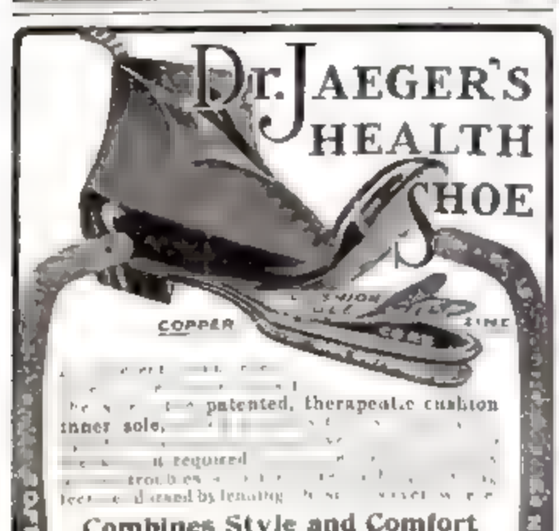

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a moment later a woman parted the baize curtains; a man appeared just behind her. A reddened ray of the dying sun illuminated them both for an instant, and Mr. Wilbur's teeth closed involuntarily as he dodged behind his newspaper.

The woman was Susan, and the man a black-mustached, businesslike individual, square and soldierly from the tips of his boots to the top of his black head, with a keen, determined face and shrewd, penetrating eyes. It was the man Mr. Wilbur had met going into the apartment house where Susan lived

They passed Mr. Wilbur and went out.

XVI

SO DEEP was Mr. Wilbur's abstraction when he left the Casino that he only gave the waiter half a dollar instead of a dollar, his usual tip. He cranked up thoughtfully, the spark caught, and the huge, high-power machine began churning restlessly. Mr. Wilbur stood staring at the polished sides blankly for a time, then pulled his leather cap down tight, clambered in and slid slowly down the incline to the driveway below. He turned north, not for any particular reason—merely because it happened so

Susan! An elopement! It had come to this! That dark-mustached chap—he knew him perfectly! And Susan *did* kiss him! Every act of hers since his return passed before him in review. It was obvious pitifully, vulgarly obvious! A jealous husband, the unremitting attentions of another man, tawdry flattery, clandestine meetings and letters, perhaps the final triumph of a senseless infatuation, and now—now this hideous thing. It always happened so. And yet, it was beyond belief. He himself couldn't have believed it if he had not known the circumstances so well, from Susan's own red lips, and heard—*actually heard*—what had happened behind the baize curtains.

Gradually a sense of his own responsibility in the affair began to take possession of him. Perhaps it would have been better had he suddenly discovered himself to them there in the dining-room. He had read somewhere in a book of a woman who had been turned back from a fatal mistake by the timely appearance of a friend. As it was he had passed unrecognized—they had seen only the back of his newspaper. If he had made himself known and had allowed just a word to drop, showing that he knew all, it might have altered everything. The more he thought of it in this light the more he blamed himself, and now—and now he was helpless. He had blunderingly let the opportunity pass

Mr. Wilbur loosened his speed clutch, sighed a little and went skimming along the East Drive Through the rapidly deepening shadows, somewhere opposite One Hundredth Street Mr. Wilbur saw the glint of a tail-light ahead and slowed up a little. As he did so the car in front swerved erratically, ran clear of the road and butted into a tree. There it stopped. He heard a slight feminine scream and some vigorous man-talk, whereupon he stopped his car, leaped out and ran across to the other car

Just as he reached it a woman jumped out. It was Susan! And then came an awful moment. Susan recognized him instantly, and opened her mouth helplessly, then she glanced suddenly at her companion, and couldn't think of a word to say. Dan Wilbur and her husband—her *real* husband—face to face at last! Her first mad idea was ignominious flight, her second tears, her third screams; but finally she decided that the only thing to do was to faint It would at least give her time to get her bearings; and she hoped it wouldn't mess up her skirt. So she fainted No one had expected it, and she tumbled down in an undignified heap in the middle of the road

"What made her do that?" demanded the dark-mustached man in astonishment

"I imagine she's hurt," said Mr. Wilbur sharply.

Together they leaned over Susan, and Susan's husband—Lieutenant Paul Abercrombie Harwell Rowland—raised the inert body and rested her head against his knee. A hairpin gave her an awful jab in the head, but she couldn't afford even to moan

"Scared, that's all," he explained tersely "Get me a cupful of water out of the tank."

There was no if-you-please or will-you-kindly? in this man's manner of speaking Mr Wilbur obeyed somewhat mechanically, albeit hurriedly. There was a certain grim

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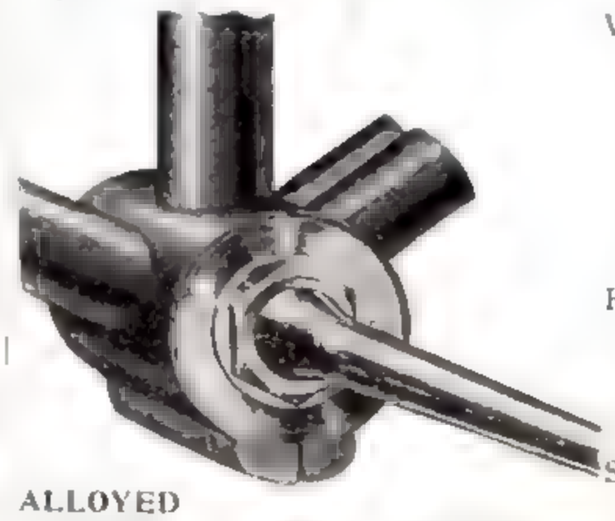

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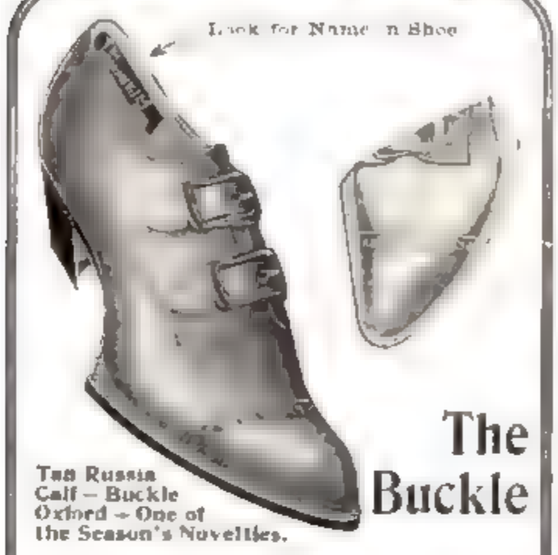

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triumph in all this, for had not Fate handed Susan over to him to save from her own folly? It was Providence, he was certain of it. After they revived her, then—then!

The two men worked heroically over Susan, but Susan positively declined to be revived. Finally, something of apprehension came into Paul's manner. The shock must have been greater than he imagined. He glanced up and around at the crowd.

"Is there a physician here?" he queried shortly.

No answer.

"We'll have to get her to a doctor," Paul told Dan Wilbur hurriedly. "I'm afraid it's something serious, after all." And it was! "My steering gear seems to be out of commission. Will you give us a lift?"

Fate was dealing the trump hand to Dan Wilbur, as he saw it.

"Certainly," he responded quickly. "I know a doctor chap over here in Ninety-sixth Street—be there in two minutes."

Susan was lifted into the tonneau of Mr. Wilbur's car. Paul climbed in beside her, and sat supporting the slender, graceful figure in his arms. Mr. Wilbur scrambled into the front seat.

"Open up there ahead," he bawled.

The huge car trembled, moved and rushed away. When it stopped in Ninety-sixth Street Paul gathered up Susan in his strong arms, and carried her up the steps and into the physician's office. She was laid upon a couch and the gray-bearded old medicine man made a cursory examination, Paul and Dan looking on. Mr. Wilbur was planning his course of procedure.

"If you gentlemen will wait in the reception-room?" the doctor suggested.

"Is it serious?" Paul demanded anxiously.

"Doesn't seem to be," was the reply. "Step outside."

He held open the door as they passed out and closed it behind them, after which he turned back to his patient. Susan suddenly sat up perfectly straight on the couch with flushed face and disheveled hair.

"Have they gone?" she queried breathlessly.

Doctor Graybeard tugged at his whiskers in thoughtful surprise.

"Only outside," he said at last. "Can I do anything for you, Madam?"

"Just let me think! Let me think!" exclaimed Susan.

The physician aimlessly stirred up a mixture of aromatic spirits of ammonia while Susan thought. After a while there came a sharp rap on the door, and Paul threw it open.

"Paul, Paul!" Susan exclaimed, extending her arms to him. "Where is *he*?"

"*He*?" Paul repeated. "Oh, the other chap. I was afraid to leave you, and to prevent delay I sent him in his automobile to pick up the girl. He's to meet you and me and Faulk at the preacher's in Sixty-fifth Street just as soon as he can get there."

Susan was staring at him in wild-eyed horror.

"You sent *him* to bring Mar—" she began stammeringly. "Paul Rowland, *don't—you—know—who—that—man—was*!"

"No. Seemed to be all right. Why?"

"Why, that was *Dan Wilbur!*"

Then Susan *really* fainted.

That little interview between Dan Wilbur and Lieutenant Paul Abercrombie Harwell Rowland in the physician's reception-room had been pithy and pointed and pertinent. Paul had all sorts of trouble on his mind, among them a fainting wife, who was possibly hurt, and the sole direction of the destiny of two trusting hearts. He paced back and forth across the room, watch in hand, the while Mr. Wilbur regarded him coldly, conscious that he was the instrument of Fate.

"I say, old man," Paul complained, "we're in all sorts of a hole. You gave prompt and willing assistance when we needed it, and I thank you for it."

Mr. Wilbur waved his hand deprecatingly.

"Now I'm going to ask a favor of you," Paul continued. "If it is within your power to grant it I hope you will; and if you do it will instantly make it indiscreet for me to know you and you to know me, at least for the present. Frankly, if you do it and get away with it, it's going to kick up a dickens of a row, and, in that event, the less you know about me and the less I know about you the better."

(TO BE CONCLUDED)

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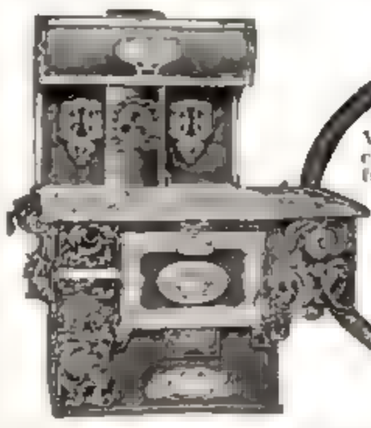

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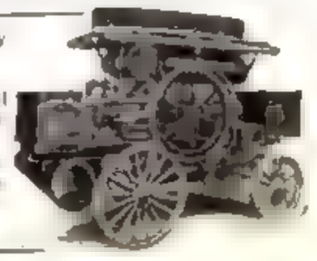

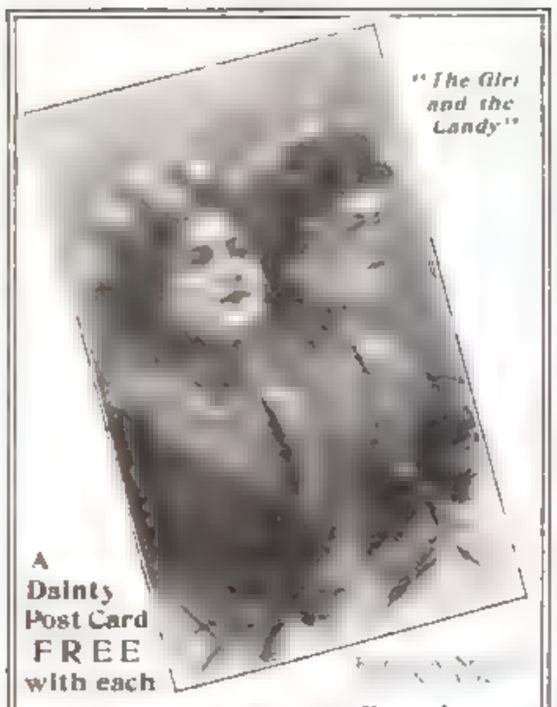

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LITTLE CHILDREN OF THE RICH

(Continued from Page 5)

So the lives of these children move on, carefully fostered and supervised, until Reginald goes to Groton, and then to Harvard or Princeton or Yale while Theodora goes to an American finishing school, or else spends a year or two abroad with her governess a chaperon and perhaps courier. Reginald joins her for the summers at least; they live in the most expensive hotels, where foreign masters come to them daily. They travel in motor-cars and sometimes, in Switzerland for example, they have a whole inn reserved for themselves. The expenses of this ménage are not less than sixty thousand dollars a year. Occasionally they visit English girls and boys, and are surprised to find that, whatever the rank, these others have been brought up in much less elaborate fashion than their American cousins. While the aim of the travel, of course, is to broaden their minds and show them what other civilizations have meant to the world, this meeting of foreigners whose position socially is much what their own is at home is considered a most important part of their education. For, once schooldays are over, it is contact with people that develops the children of the rich. The English people she has met will remember Theodora when after she comes out, her mother takes her over for a London season, and this will be a distinct social advantage.

Nurturing a Race of Egoists

The attitude of these children to those who make them what they are is mechanical. It is unavoidable that some, if not all, of their retinue, overawed by what these little ones stand for in position and wealth, should be servile. Very soon the children get a sense of their own and their parents' importance which is ridiculous. For example, Paderewski had been engaged to play at a private musicale by a certain great lady. Her daughter's music teacher, who was to be allowed to sit behind the dining-room curtains with the other servants, spoke to the little girl with emotion about the pleasure in store. The child answered with enthusiasm:

"Yes. Isn't it too sweet of mamma to give Paderewski this lift?"

Sometimes the children openly show their contempt of those who are paid to minister to their welfare.

"I can stamp my foot at you if I want to," said the little grandchild of one of the money kings of America to her French governess, "for mamma pays you to teach me, and it is not very easy to get a position to teach French without a diploma!"

At the best, the children assume authority as a matter of course. Despite the fact that they are taught to show consideration to their friends, and that some of their education is solid enough, these means of training are bent to a futile end (unless Reginald should prove himself unusual)—the end of pleasure. Therefore no surface inculcation of ideals of self-effacement and deference to friends can counterbalance the growth of egoism. If the children of the rich escape being inbred egoists, it is by the grace of natural endowment.

A certain New York millionaire, about to die, stipulated in his will that his children should not know that they had any money, and should be brought up as quietly as the children of small professional or business people. Their household consisted only of their guardian and two servants. They went to a public school, and until they were well in their teens expected to make their own living. The idea seems to have been to give them a good democratic start; to keep them natural and human by cutting away the empty ceremonial by which the father had been surrounded after he became very rich. So far, his plan has been successful, but it is a question if he could have had it carried out except by dying himself.

The mechanical attitude which the children of the rich show toward their servants may even extend to their parents. Of course, the natural ties hold. Theodora may as a baby push away her nurse and cry for her mother, and her mother may long to stay home from a dinner-party and comfort the child. But she has accepted the invitation; she would inconvenience her hostess should she withdraw at the last

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moment, and, perhaps, Theodora will go to sleep presently

The difficulty is that in the huge houses of the rich the home feeling is lacking; there is no more real family life than there would be in a hotel. Parents are separated from children, and husband from wife, by the paraphernalia of costly living. When a house contains sixty rooms, thirty indoor servants and fifteen stablemen, living becomes much of a mechanical art and little of a spontaneous expression of natural human relations. The necessity of conspicuous consumption, the instruments of which are servants, automobiles and trappings in general, oblige the rich to accept a program which is artificial. Parents rarely dine with children, there can be no running to father and mother for the dear personal service of a little shoe to be tied or a hard sum to be solved. All help comes to the children at second-hand, bought for them by money, and having in it something of the hardness of a coin. The love they have for each other is sincere enough, but love is sounder when it is based on a foundation of that mutual spontaneous helpfulness that comes only from daily association.

Family Ties Not Strong

The only daughter of a New York millionaire, a brilliant, discontented girl, astounded her mother by demanding an establishment for herself. Denials, pleadings, tears did not move her

"Oh, come, Mother," she said, "you won't miss me if I go, any more than you would miss me if I were married. Companionship? How much do I see of you? What companionship do we have? I can't help father in his business; I can't do anything but go to teas. At least, if I am only playing, I'll have my play-world all to myself, and manage my puppets with my own fingers. We'll be quite as much together as we are now."

The mother had a conventional feeling that there should be such bonds as family ties; the daughter merely saw the truth.

When those who should be nearest by blood ties are separated from each other by middlemen, servitors and a round of social duties which mean nothing in feeling to those who participate, then their affection tends to become remote and superficial, or, at least, to take on the perfunctory character of their general course of life. The great loss to these parents and children is that they can do so little for each other, and really be so little to each other.

Thus the children of the rich are bred. They have cost as much as a small army for the defense of a nation; as much as all the education of the poor in their State. They have been trained for the purpose of holding their own in a small world as far from genuine and human realities as Mars is from the earth. To hold their own means to have the power of entertaining themselves and their friends. Some sound virtues they have: authority, discrimination and self-control; but these are mostly directed to futile ends. They have been always like soldiers in a mimic battle, trying their strength against adversaries which are not real, striving for a mock gage. Their reach has never exceeded their grasp, and they are losers thereby. All the physical resources of the world have been at their command, and, never lacking a luxury or a necessity, they have grown blasé.

What These Children Miss

At eleven years of age they can select a menu from the epicurean dishes of the greatest hotel in the world. At twenty they watch the greatest actor or musician in the world with a languid interest, for their feeling is not that they have the privilege of looking at a splendid achievement, but, rather, that one of their paid servants is performing for them. The right to be enthusiastic, to love deeply or hate honestly, to think without prejudice and to strive with their fellows has not been given them. No one can fail to admire them, for they are beautiful, and, in so far as their leisure and accomplishments go, they stand for one of the nation's ideals, perverted though it may be. One kind of achievement they have for which thousands of other American citizens have paid, and yet who shall say that these children of the rich have not themselves paid the highest price of all? They have never had the best thing this country can offer: the right to live as a democratic American citizen.

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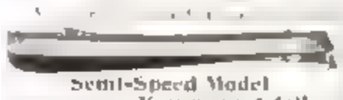

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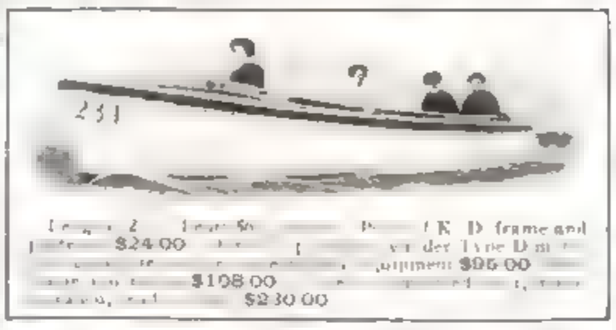

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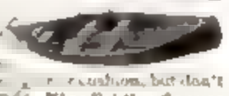

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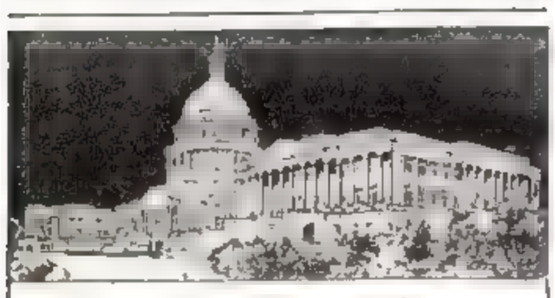

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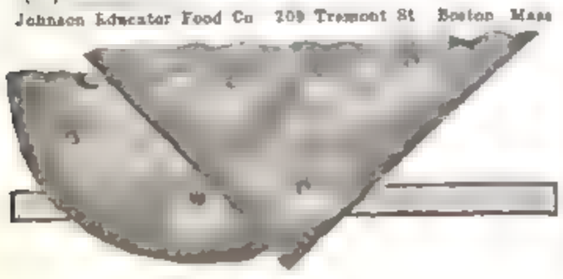

How They Make Ends Meet in New York

(Concluded from Page 9)

getting twenty-seven hundred and fifty. I'm luckier than most at that. In the line that I personally know about, I doubt if there has been an average advance of as much as five per cent. My wife is the family banker, and she is a good one, if I do say it. Now, we were talking the other Sunday about this question of the cost of living. She got out her little red expense-books, each one with the year marked on the cover. We went over it just as carefully as though it were a matter of business, cutting out all unusual items and taking only what you would call necessaries of life for people who live about as we do. We figured it out that our actual cost of living in 1907 was forty-five per cent. greater than in 1897. It isn't only that I'm saving less money than I was ten years ago, but, in looking over the expense-book, we were surprised to find how gay and dissipated we'd been then. Every once in a while there'd be something extra put down for a little social entertainment to some friends, or for theatre tickets. We even had our sprees—my wife meeting me at the office, you know, and then we'd go to dinner at a restaurant downtown and to the theatre. Gracious! we don't think we can afford those things now. A few friends to a family dinner on Sunday and, very occasionally, the theatre, is as far as we can go.

"I can give you an instance about rent," he added. "The winter of 1807 we had a very nice apartment overlooking the Park, and paid $69.50 a month for it. In the spring we gave it up to go into the country. It was vacant in the early fall, so I went to engage it again; but the rent had been marked up to $78. We couldn't afford that, so we took a less desirable flat. Three years later I went to look at that same apartment and found the rent was $86. A while ago I heard it was renting for $100 a month; but I've lost interest in it myself. I don't wish anybody bad luck; but I certainly think I'm not so well off in what they call prosperous times."

The salaried man may, of course, have bought a home and so escaped the advance in rents. I know one who did—in Brooklyn. The house was bought four years ago for $6200. Early last fall he was offered $8500 for it—a profit of $2300.

"But," he says, "I didn't want to sell it. I bought it for a home. If I sold it I'd have to pay just that much more for some other house; or I'd have to pay that much more rent for any place I'd care to live in. So my paper profit of $2300 would disappear the minute I moved. Now, where do I stand? Why, because the value of my property has advanced, my taxes have been increased from $140 to $180 a year. In other words, I'm paying forty dollars a year for the privilege of saying that I live in an eighty-five-hundred-dollar house instead of a sixty-two-hundred one, when it's really just the same old house. I wish they'd give me back the forty dollars and list the home at the old price."

"It costs at least thirty-five per cent. more to eat," said a man of steady habits. "For a dozen years I've been lunching at the same three or four places. I have been eating about the same luncheon, too, for I come from Connecticut. Comparing the bills-of-fare now with those ten years old, I find the same modest meal costs just about one-third more. This thing of increased cost of living, by the way, seems to be in the air. We have lived in the same flat four years. We don't use any more light now than we did in 1904, and the company charges the same price per thousand feet for gas. Yet our gas bills have actually doubled, on the average. Funny, isn't it? Seems to be in the air."

That salaries in New York have not advanced in a degree commensurate with the enhanced cost of living seems to me indubitable. The Census Bureau, reporting upon manufactures in the city of New York in 1900 and 1905, showed the average wage of wage-earners $534 in the latter year against $506 in the former—an increase of about six per cent. But for the 64,586 salaried employees it showed no increase whatever. Salaries paid by the city itself in important divisions have not increased at all. To assume an increase of, say, 15 per cent. in salaries the last ten years appears, therefore, to be taking quite as cheerful a view as any facts warrant.

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Con. Men Abroad

(Continued from Page 7)

said '*Voilà*,' and poked in a telegram. 'Jerry' lit a match and read it:

"'Johnny at the races, Frank paralyzed. Rest of the boys out driving. Have got no money belonging to you.

"'McCAFFERTY.'

"That was the dispatch.

"'What does this mean?' I says.

"'Jerry' was cursin' round all to himself, but he stopped long enough to say, 'Why, it means just this, that as no money has come the old chap thinks we've been buncoin' him all the afternoon, and he is simply gettin' even.'

"We stood up there all night with the muck up to our ankles, and about four o'clock in the mornin' they opened the door again and pulled us out. They wouldn't even give us a chance to wash. If you could have seen 'Jerry's' face, you would have had to laugh, for it was all covered with green muck, and so were his clothes. It was all over mine, too. They chained us up to the trunk again and started us off before daylight

"When the sun came up I saw that we were climbing straight up a mountain. The gendarmes said that we were on the way to the town of Fenveul and that it would take us all day to walk there, for although it was only five miles it was straight up and down, so that if you looked back you would fall into another department.

"France is all cut up into little checkerboard squares called departments, and every department is like a police precinct in New York City, with its own captain and officers, and they pass you along from one department to another.

"Well, I thought I should have died climbing up that hill carryin' 'Jerry's' trunk full of silk underwear. Every time we sat down the gendarmes would prod us with their bayonets and make us get up again, and if either of us cracked a joke it was a breach of discipline, and they would give us a clip with their muskets. I never spent such a day in my life as luggin' that trunk up the side of that mountain. Say, did you ever see the 'Ham Tree'? Well, it was just like that play. There is a place in the 'Ham Tree' where two niggers come on the stage carryin' a trunk, and one nigger says to the other nigger, 'I wish I was in that place again, I would never go back again.' Well, 'Jerry' got thinkin' of the 'Ham Tree,' and about once every hundred yards he would get off this joke about the niggers and the trunk. And although I was near dead I got to laughing so I could hardly walk.

"That night we reached the top of the mountain, and we didn't suffer much from sleeplessness, I can tell you.

"Next morning they changed our guard to a mounted convoy and started us on up another mountain. We did that for five days, and 'Jerry's' trunk got a hundred pounds heavier each day.

"By the end of the week we had climbed to a tiny little town on the top of a mountain, that has a moat running all around it, which is an old receiving prison called Recroi. It is a great old place, and if it could be shipped down to Coney, or some fellow could imitate it, it would be a great card as a mediæval restaurant. You have got to drop a drawbridge down to go across the moat, and when once you get inside there's no way to get out.

"The first thing I saw when we went in the gate was a great big letter addressed to us sticking in a crack over where the soldier stands at the door, and we knew at once that it was the letter and the money which ought to have been sent to the Commissioner-at-Large, at Femme, but which could not be because the boys were out driving. Well, it was full of all kinds of apologies, and told how sorry McCafferty was that he couldn't raise the money we wanted, being as it was the day of the Fall of the Bastile, but sayin' that he guessed everythin' would be all right, anyway. Well, I wish McCafferty had been carryin' that trunk the way we had for five days and he would have seen how much good apologies could do.

"That night we were stuck in a dormitory with about four hundred prisoners, and, although the town was about five thousand feet up, that dormitory was the hottest place I ever got into. We were so tired we couldn't sleep, and we kept all the other prisoners awake talkin'. Finally

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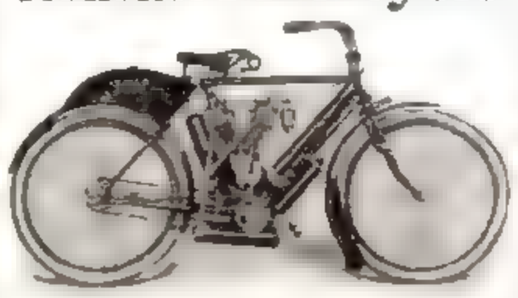

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they gave up tryin' to sleep, and got to talkin' themselves. One of them told how he was a robber.

"'What kind of a robber?' I says. 'How much of a sentence did you get?' I says.

"'Eight months,' he says.

"'What kind of a sentence is that for robbery?' I says. 'What did you do?'

"'I stole a ride on a freight,' he says.

"Another fellow said he was a smuggler, and he had eight months. He had been caught with two little packages of tobacco walking across from Belgium.

"The fellow on the opposite side of the dormitory allowed he was a thief. He had been caught in a turnip-field eating a turnip. Well, we had to laugh.

"Next day 'Jerry' and I was put in a workshop and taught how to make shoes. It takes about three days to make a pair of shoes, and the shoes are sold for five sous a pair. The authorities don't allow the prisoners any coffee unless they pay for it, and the coffee costs one sou a day each, so that between us we could just about earn coffee money, and 'Jerry' got so mad at the old shoes he could hardly see. When he sassed the head keeper they yanked him out into the courtyard, where there was a big stream of water falling down, about four or five inches through, and stuck him under it, and in about ten minutes he was begging to be allowed to go to work again.

"Well, at the end of two weeks an order came from the Minister of Justice to the Procurator-General of the City of Recroi, directing him to forward us along with another special convoy at our own expense, and a couple days later we landed in Paris.

"You know all about the trial already, and how the judge said we hadn't committed any crime, and ordered our immediate discharge. But I'll tell you one thing: I wouldn't carry that trunk again half a mile if you would give me two hundred thousand francs."

He smiled and dusted off his hat.

"What are you going to do for a living now?" I inquired, feeling somehow that, after all these adventures, life in New York must seem very tame to him.

"Why," he exclaimed, a smile of childish innocence lighting up his face, "I've got the greatest thing you ever seen—a sure winner! It's an oil well that spouts six hundred gallons an hour. We're goin' to pay a twenty-five per cent. dividend next month. Say, I'll let you in on the ground floor! You can double your money in——"

"No, thank you, Jim," I answered, closing my desk and holding out my hand. "I have got to go out to lunch."

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J. HAMPTON MOORE is one of the young men of Congress; in fact, he promises to be one of the young men of Congress for the rest of his threescore years and ten, for he is a favorite of the Republican Organization in Republican-organized Philadelphia, and he is of that sort of "Boy Orator" timber called young when it is young, and then gets the habit.

Now, a young man in Congress hasn't much chance to get the spot-light, because there isn't much spot-light lying around loose, and because the old hands are all friends of the operators. Therefore the only ways for an ambitious arrival to crowd in are by finding a new line and wearing a loud waistcoat. Mr. Moore, who is pleasantly and euphoniously known as "Hamp" among the men who worked with him when he was a reporter on the Philadelphia Ledger, has a soul above waistcoats, and so he lately looked out for a new line and found it at last in the inland waterways movement, which, so far as Mr. Moore's branch of it is concerned, is going to reopen all the Atlantic Coast canals and help the railroads just as much as the people, and make everybody happy. It has certainly begun by making Mr. Moore happy, and he, as president of the commission, says he talks of nothing else.

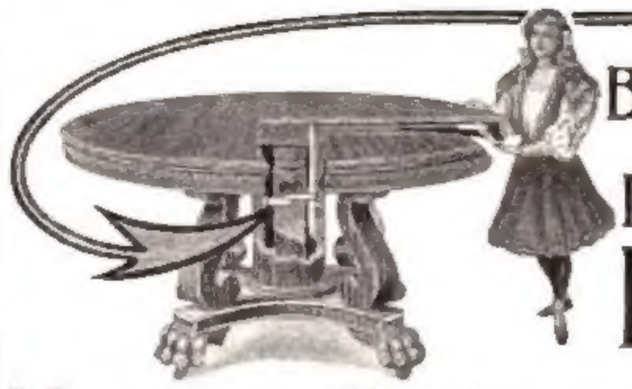
"I'm like the fellow who went to see the physician for a bad case of nerves," says Mr. Moore. "He looked very wild, and he no sooner got into the office than he yelled: 'Doctor, I've got it!'

"'Got what?' asked the doctor.

"'Why, insomnia,' answered the patient, hopping around like a short-stop with three men on base.

"'Humph!' said the doctor; 'are you sure you've got it?'

"'Sure?' replied the patient. 'Why, I've got it so bad I can't sleep.'"



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Send me your FREE Book of Designs, without any obligation on my part.
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Crawford Shoes

FOR MEN $3.50 $4.00 $5.00

FREE In Colors.

A reproduction of this "Crawford Hunting Man" in colors, without printing, size 7x11, will be sent *free* on request.

That Custom Look

No. 2529.—Ajax.— Mirror Patent Oxford. A correct summer dress shoe. Price, **$4.00** per pair.

Crawford Shoes are **Union made.**

CHARLES A. EATON CO.
Makers
BROCKTON, MASSACHUSETTS

I DO NOT INTEND TO talk high sounding generalities—but I do want to state plain facts!

I *know* that every wearer of Crawford Shoes has a distinct advantage not to be gained in other footwear and there are many specific reasons why *you* should wear Crawfords.

Here is one—We have overcome in Crawfords a fault heretofore common in all Oxfords—slipping at the heel.

Every pair of our Oxfords is made on special Crawford "hugtite" patterns which fit snugly without pinching the ankle. Crawford Shoes will not gap or slip! We use only the toughest oak sole leather, which wears to paper thinness without breaking.

Buy a pair of Crawford Oxfords now and see why I am so enthusiastic—then you will believe in them as I do.

Charles J. Eaton
President

CHAS. A. EATON CO.
Brockton, Mass.

Please send free Hunting Man Poster, also booklet showing correct shoe styles for spring and summer.

*Name*_____
*Address*_____

$500. BRUSH

Designed by Alanson P. Brush, designer of the Single Cylinder Cadillac.

Here is a car for a man who wants a hundred cents' worth of automobile for each dollar invested.

The Brush will run from 25 to 30 miles on a gallon of gasoline. It has fewer parts than any car built, and all the machinery is easily accessible. Engine is under the hood. For ordinary use at moderate speeds, solid tires can be used with perfect satisfaction.

The Brush Runabout makes the automobile a practical, necessary utility instead of an expensive luxury. And it's a snappy, stylish looking car too, with lots of power—in fact, the simple, nearly vibrationless, powerful, wonderfully balanced vertical single cylinder motor of the Brush has more "real pull," hill climbing ability (the true test of power) and mud and sand negotiability than any multiple cylinder runabout engine of the high speed, light fly wheel type.

Write us today and get in line for deliveries—there's no "hard times" with us, because we're giving "value received" and making a car the people want instead of trying to make them take what we want to sell.

BRUSH RUNABOUT CO.
31 Baltimore Avenue Detroit, Mich.

No. 770

Bike Wagon with fancy padded dash and leather seat fenders. Price complete, **$40.50.** As good as sells for $5 more.

Elkhart Buggies and Harness

are sold direct from our factory to the user. In buying from us you save the dealer's expenses and profits. **35 Years Selling Direct** is our record and we are to-day

The Largest Manufacturers in the World

selling to the consumer exclusively. We ship for examination and approval, guaranteeing safe delivery. No cost to you if not satisfied as to style, quality and price. Over 200 styles of Vehicles and 65 styles of Harness. Send for new, free catalog.

Elkhart Carriage & Harness Mfg. Co.
ELKHART, IND.

No. 313

Light Surrey with Canopy Top and fine auto seats. Price complete, **$78.00.** As good as sells for $35 more.

Ink-well to Barrel

The beauty of owning a Conklin Pen is that *it actually fills and cleans itself.* No matter where you are, so long as there's an ink-well handy, you can get a barrel of ink by simply dipping in the pen and touching the Crescent-Filler.

CONKLIN'S Self-Filling Fountain Pen

Drinks Ink Like a Camel

also has the best feed principle. Ink flows readily, steadily and smoothly without jerk, balk, blot, skip, scratch or stop. That means a great deal to the man who uses a fountain pen.

Leading dealers everywhere sell the Conklin. If yours does not, order direct. If it hasn't the Crescent-Filler it isn't a Conklin. Prices, $3.00, $4.00, $5.00 to $15.00. Send at once for our handsome new catalogue.

THE CONKLIN PEN MFG. CO.,
102 Manhattan Building,
Toledo, Ohio, U. S. A.

FANCHON THE LOBSTER

(Concluded from Page 11)

sauce Américaine. Ah, no! Far, far different! It was a new sauce, invented expressly for the occasion, and he only whispered its name—the sauce à la Revanche!

When he finally sent it out to the stranger he looked through the little glass square in the door, and though it was the rush hour when these always-in-a-hurry Americans came in for their dinners, he did not go forth again. He left all the cooking to François, for he had other matters upon his mind. With trembling anticipation he watched the stranger lift the first steaming morsel of Fanchon to his lips, and with a shrill cry of gratification he drew himself ecstatically together as he saw the stranger, after that first taste, raise up his head, and sigh deeply, and tuck his napkin more comfortably about his neck, and square back his shoulders, and set to work. It was the greatest compliment of all to the cooking of Monsieur Piquard, the way in which the stranger ate Fanchon. He did not hurry.

He took each bite slowly and deliberately, poising it before him to enjoy it in anticipation before he laid its delicious essence upon his tongue. He chewed it slowly so that he should retain the splendid taste of each morsel upon his palate as long as he could hold it, and not until that morsel was completely gone, cleared from his mouth and washed down with the tiniest of sips of Sauterne, did the stranger take another morsel. And he ate until the last fragment was gone.

Pierre rubbed his hands as he saw that there was not one particle left upon the plate or in the platter, and when the stranger had called for his check and had sent his highest regards to the great chef and had started for the door, Pierre tiptoed out to the sidewalk and watched him go up the street toward his hotel. And there Pierre stood and exulted. Ah-hah! That so perfect, that so exquisite, that so palatable sauce à la Revanche of which the stranger had devoured every morsel! For every pang of pain that Fanchon had suffered in the boiling water, the stranger should suffer a thousand pangs!

But Pierre kept his revenge to himself. He said nothing, but he watched the papers. Two days afterward he found the thing for which he sought. At the hotel had died, of acute gastritis, a stranger, a Frenchman, utterly unknown, and in his pockets was found but barely enough money to pay his hotel bill and his doctor. It was at this juncture that Pierre stepped forward. He himself, out of his charity and goodness of heart, would give the stranger a decent Christian burial, merely that the stranger was a countryman of his, a compatriot. So it was done, and on pleasant Sunday mornings Pierre goes out to the beautiful green cemetery, where the trees wave over a little mound whereon Pierre places a wreath of watercress; and at the head of the mound is a modest marble shaft inscribed with the single word:

"FANCHON."

Mandragora

I WONDER, now the Spring is here
Again and you away,
If, somewhere, sometime, you recall
Our little month of May;
The May that we two made our own
When all the world was young,
Before romance was halt and gray
And all the songs were sung.

We plighted faith as if there were
No such a thing as Fate;
We swore that it was morning while
The brief Spring day grew late;
And I went laughing down the lane
And you smiled still: "I'm true"—
But oh, I wonder now, my dear,
What has life done with you!

The days may bring their share of joy,
The nights their share of ill,
But I, amid their crowded hours—
Oh, I remember still!
And time may drag a laggard foot
For many a year, and yet
Till Memory end in meeting, dear,
I never shall forget!

Reach

Catchers' Mitts

The use of Reach Catchers' Mitts by the leading Backstops of both the American and National Leagues proves beyond a question the high quality and superiority of Reach goods. The materials used in Reach Catchers' Mitts are the finest—the workmanship the best. The special arrangement of padding and extra deep hollow *holds the ball fast.* Every Mitt is fully guaranteed and bears our trade-mark. Prices, 25c to $8 each.

The Reach Ball

The Official Ball of the great American League. Adopted for 10 years by this organization. Recognized by the National and Minor Leagues as the **Standard Ball.**

OUR GUARANTEE

The Reach trade-mark on all Sporting Goods guarantees first quality. Should you buy a trade-marked Reach article and it prove defective, we will make good or return your money (except on Balls and Bats retailing at less than $1.00).

The Reach Base Ball Guide for 1908

The only Official Guide of the American League.

Everything pertaining to Baseball. Contains rules, schedules, records, averages, over 300 photos of teams and players, also action photos and official account of the 1907 World's Championship Series.

10 cents at dealers' or by mail.

Ask your dealer for Reach Goods. If he does not have them, we will supply you direct on receipt of price.

1908 Base Ball Catalogue and Base Ball Story by Elbert Hubbard FREE. Ask for them.

A. J. REACH CO., 1705 Tulip St., PHILADELPHIA, PA.

INCENSO

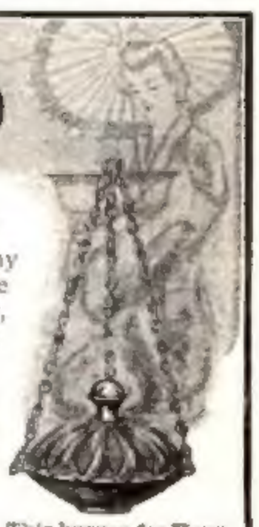
The Hygienic Disinfecting Incense

Should be burned in every home in America every day in the year. Its pungent, spicy fumes will reach the most remote corners and destroy every germ and odor, purify the air and leave a pleasing perfume in the room for several hours after burning.

Incenso destroys the odors of cooking and tobacco smoke, sick-room and toilet-room odors, and takes the place of moth balls in the closets.

Introductory Offer. If you have never used Incenso, we will send you this beautiful bronze burner and a generous free sample for your druggist's name, and 10c for packing and postage.

THE INCENSO COMPANY,
415 Fifth Avenue South, Minneapolis, Minn.



This burner for Your Druggist's Name. See introductory offer.

W. L. DOUGLAS SHOES

$3.00 **$3.50**

SHOES AT ALL PRICES, FOR EVERY MEMBER OF THE FAMILY, MEN, BOYS, WOMEN, MISSES AND CHILDREN.

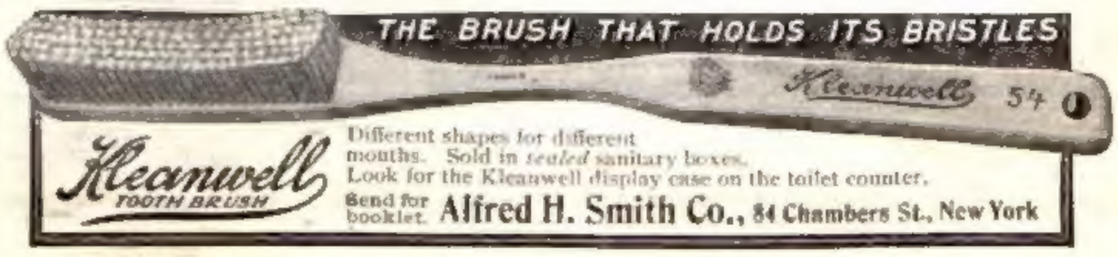
W. L. Douglas makes and sells more men's $2.50, $3.00 and $3.50 shoes than any other manufacturer in the world, because they hold their shape, fit better, wear longer, and are of greater value than any other shoes.

W. L. Douglas $4 and $5 Gilt Edge Shoes cannot be equalled at any price.

Fast Color Eyelets Used Exclusively.

CAUTION. W. L. Douglas name and price is stamped on bottom. **Take No Substitute.** Sold by the best shoe dealers everywhere. Shoes mailed from factory to any part of the world. Illustrated catalogue free.

W. L. DOUGLAS, 163 Spark Street, Brockton, Mass.

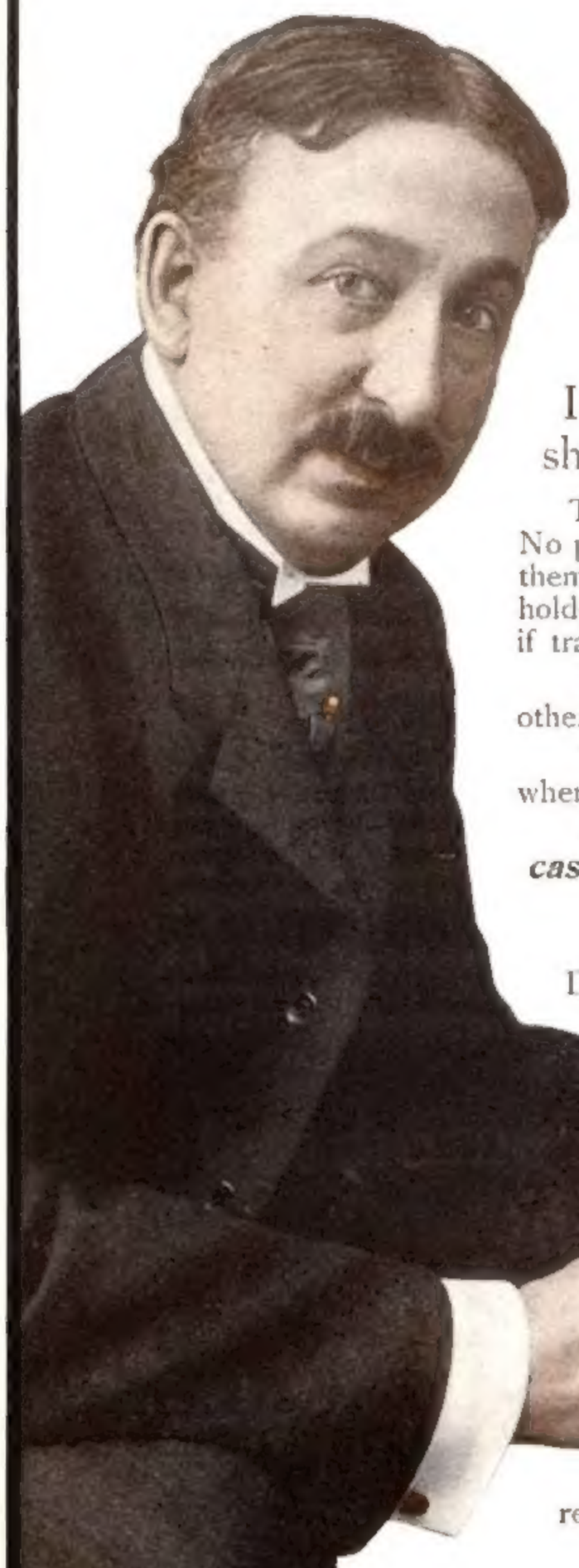


Kleanwell TOOTH BRUSH

Different shapes for different mouths. Sold in *sealed* sanitary boxes. Look for the Kleanwell display case on the toilet counter.

Send for booklet. **Alfred H. Smith Co., 84 Chambers St., New York**

If my Razor wasn't good enough for me to use I wouldn't ask you to try it!



You certainly cannot doubt the sound logic and wisdom of the many arguments I have advanced in favor of my razor.

You will admit that unless the "GILLETTE" possessed many points of superiority it never would have been accepted by two million men in the past three years as the best, most simple and satisfactory shaving device in this world.

In the first place my razor requires **No Stropping, No Honing.** It is always ready. That's why it's the most practical. You can shave in three to five minutes.

The thin, flexible, double-edged blades remove a harsh or soft beard with perfect comfort. No pulling, cutting or irritation of the skin. They are so inexpensive that when dull you throw them away as you would an old pen. No other razor so durable. The triple silver plated holder lasts a lifetime. None so convenient; the compact little case can be with you always—if travelling, either in your pocket or grip.

I know men who have shaved in the dark with the "Gillette." Many use it on the train, others while on hunting trips, fishing expeditions, etc.

That's the beauty of my razor, you can obtain a perfect shave under all conditions—wherever you are.

And I will guarantee you will agree with me right now—***that my razor just fits your case.*** A trial will prove it to you.

Action must accompany right thinking or you have no power of execution.

Put this correct line of thought into action. Get a "Gillette" today. All Jewelry, Drug, Cutlery, Hardware and Sporting Goods dealers sell it.

King C. Gillette

The Gillette Safety Razor Set consists of a triple silver plated holder, 12 double-edged flexible blades—24 keen edges, packed in a velvet-lined leather case and the price is $5.00.

Combination Sets from $6.50 to $50.00

Ask your dealer for the "GILLETTE" today. If substitutes are offered, refuse them and write us at once for our booklet and free trial offer.

GILLETTE SALES COMPANY

206 Times Building
New York

206 Kimball Building
BOSTON

206 Stock Exchange Building
Chicago

Gillette Safety Razor

NO STROPPING NO HONING

FRANKLIN

Which is right—a big heavy automobile or a light-weight easy-riding one?

It seems foolish to ask; but nearly all automobiles are heavy, hard-riding and expensive to own. They give you no fair return for their operating cost.

Franklin automobiles are the exception. They are light-weight, easy-riding, strong and powerful.

Their construction is scientific. They have a shock-absorbing, laminated wood frame and full-elliptic spring-suspension. They have no cumbersome water-cooling apparatus to carry. They are comfortable and easy to handle. You get the full benefit of their power. And because of their efficiency and light-weight they are of all automobiles the most economical to use.

The air-cooled Franklin holds the 39-hour record from Chicago to New York; the 15-day record from San Francisco to New York; and the efficiency record won from 65 competitors (mostly water-cooled) of 87 miles on 2 gallons of gasoline. But that doesn't begin to show the greatest Franklin economy—*tires*.

Franklin, Type G, the only light-weight, small, four cylinder family touring-car in the market, costs $1850. It weighs only 1600 pounds. The 5-passenger Type D at $2850 is the most economical of standard touring-cars. It weighs under 2200 pounds.

The six-cylinder 7-passenger Type H with all its strength and unequalled ability weighs only 2600 pounds. The average 7-passenger automobile either of four or six cylinders weighs 4000 pounds. Some weigh as high as 5000 pounds. Think what that means in operating cost—particularly for tires.

Type H is actually more economical to own than the average 5-passenger four-cylinder machine; and still it gives you all the perfect balance and smoothness that only six-cylinders can give—an even, steady pull; 55 miles an hour if you want it, unsurpassable climbing power, no vibration, no jarring or jolting; perfect comfort. If you know only the average high-power automobile or even the average "Six" you can hardly credit the easy-riding qualities of Type H.

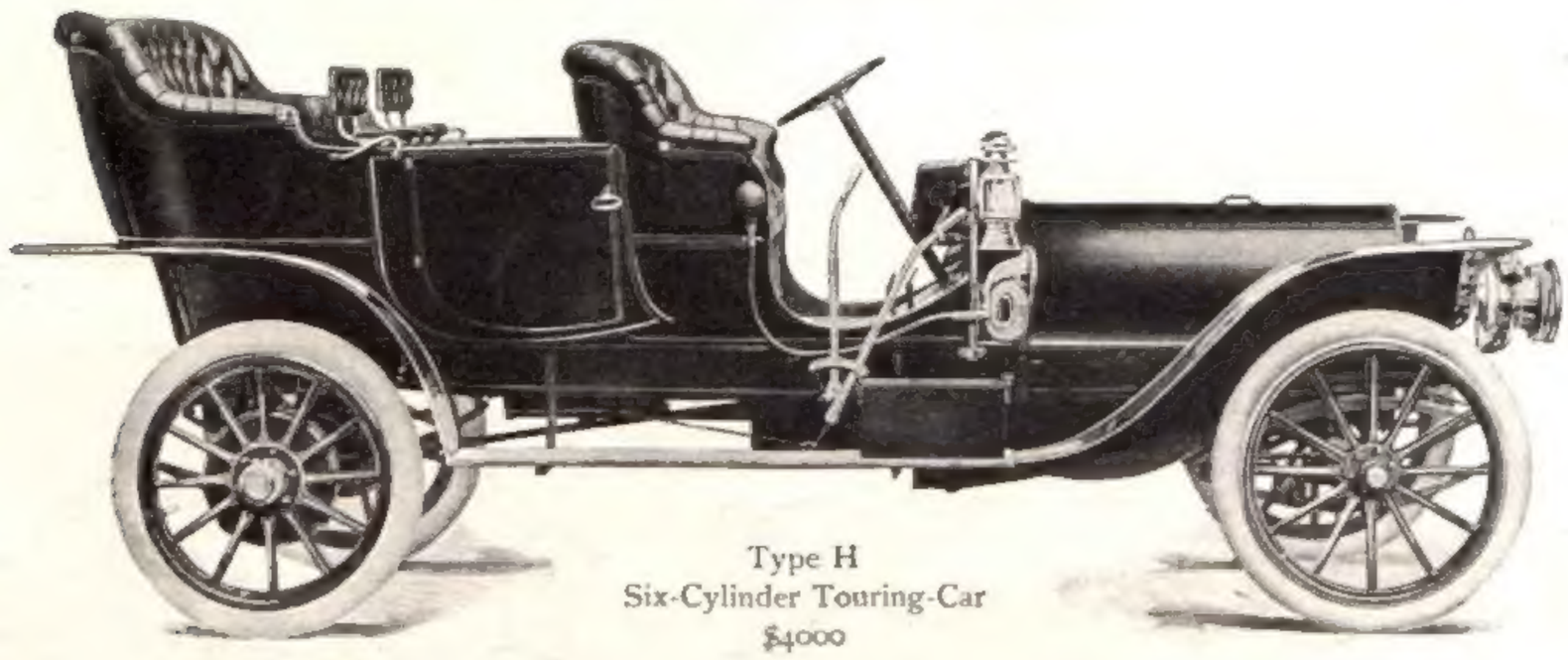
This is the third year of the six-cylinder Franklin. It is not an experiment. The problem is solved. No other high-power touring-car built anywhere at any price approaches Franklin Type H for ability and comfortableness.

There's no excuse for a heavy automobile no matter how many cylinders it has.

Write for catalogue of Franklin models.

H. H. FRANKLIN MFG. CO., Syracuse, N. Y.

Members Association Licensed Automobile Manufacturers.



Type H
Six-Cylinder Touring-Car
$4000